

REGIONS PRIVACY PLEDGE

FACTS

WHAT DOES REGIONS DO WITH YOUR PERSONAL INFORMATION?



Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and transaction history ■ Payment history and credit history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Regions chooses to share, and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Regions share?
	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	No
	For our marketing purposes – to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – information about your transactions and experiences	No
	For our affiliates' everyday business purposes – information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	We don't share
To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-800-240-2948 – our menu will prompt you through your choice(s). For TTY/TD, call 1-800-374-5791 for assistance with making a written election. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
To limit direct marketing contact	<p>Ask a Regions associate to add your contact information to Regions' Do Not Solicit List by:</p> <ul style="list-style-type: none"> ■ Calling 1-800-734-4667 ■ Visiting a Regions branch <p>Please note: Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>	
Questions?	Call 1-800-734-4667 or go to regions.com/privacypolicy .	

Who we are

Who is providing this notice?

This notice is provided by Regions Bank and other companies with the Regions name.

What we do

How does Regions protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Our employees are bound by our Code of Conduct and Privacy policies to access personal consumer information for legitimate business purposes only and to safeguard confidential information about you.

How does Regions collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account, or use your credit or debit card
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See "Other important information" section for your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Regions name and financial companies such as Regions Insurance Services, Inc., an insurance agency, and Regions Investment Management, Inc., an investment advisor.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Regions does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial companies such as insurance companies and product and service marketing companies.*

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements. Accounts with Vermont addresses will be treated as if you opted out of sharing information about your creditworthiness with our affiliates, but we may share information about our transactions and experiences with you with our affiliates without your consent.

For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Solicit List by following the directions in the "To limit direct marketing contact" section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132; email, BCPINFO@ag.state.nv.us.