

Schedule of Fees for Business Banking

Analyzed Depository Services

(Effective June 1, 2016)

Analysis Pricing

Regions determines the service charges for noninterest-bearing Business Banking checking accounts through Account Analysis. Analysis allows a "credit" or earnings allowance to be earned based on the balance in the account. With this earnings allowance, the service charge can be partially or fully offset. The overdraft interest may be calculated at the account level rather than at the group level.

Analysis 3-Step Process

- The earnings allowance is calculated using the earnings credit rate and the positive portion of the average monthly collected balance. The earnings credit rate is management-set and subject to change.
- Service charges are totaled, which include a monthly maintenance fee, activity fees and may also include a Deposit Administrative fee and interest charged for the use of uncollected funds (Overdraft Interest/Negative Collected Balance-Interest).
- Total service charges are then subtracted from the earnings allowance to determine the net charge for services. If the earnings allowance exceeds total charges, there will be no service charge, other than explicit fees.

Please contact a Regions representative if you have any questions regarding the calculation or assessment of any of our service charges.

Service Charges

Monthly Maintenance Fee per Account . . .	\$22.00	Per Item Deposited:		Per Quick Deposit Item Deposited:	
Per Checks Paid/Debit	\$0.19	On Us	\$0.12	On Us	\$0.11
Per Deposit/Credit	\$0.80	Local	\$0.14	Local	\$0.12
Per Electronic Debit	\$0.26	Regional	\$0.14	Regional	\$0.12
Per Electronic Credit	\$0.26	Other Fed	\$0.14	Other Fed	\$0.12

Deposit Administrative Fee. This account may be subject to a fee for administrative services associated with business banking analyzed deposit accounts. Fee will be a percentage of the average monthly posted balance (ledger balance) and is subject to change.

Overdraft Interest/Negative Collected Balance-Interest. Accounts using uncollected funds to clear checks/debits are charged interest at a rate above Regions' prime, set by management and subject to change.

Miscellaneous Charges

Any of these miscellaneous charges, if incurred, can be charged, at our discretion, to the analysis charges or directly to the account. Additional charges may apply for specialized services not listed.

Paid Overdraft Item Fee	\$37.00 ¹
Returned Item Fee	\$37.00 ¹
Stop Payment (Per Item/Direct Charge)	\$36.00
Range Stop Payment/Special Paying Instructions	\$36.00
Internal/Telephone Transfer	\$7.00
Excess Activity (Investment Accounts)	\$15.00
Audit Confirmation Fee	\$35.00
Cashier's Check	\$10.00
Wire Transfer (Domestic):	
Outgoing Standard	\$25.00
Outgoing Repetitive	\$25.00
Incoming Standard	\$15.00
Internal Transfers	\$10.00
Telephone Notification ²	\$8.00
Fax Notification ²	\$8.00
Email Notification ²	\$0.50
Automatic Standing Transfer	\$12.00
Returned Deposit Items:	
Returned Deposit Item	\$10.00
Returned Deposit Item — Special Handling	\$10.00
Redeposits	\$8.00
Returned Deposit Item — Illinois	\$4.50
Statement Fees:	
Statement Copy	\$5.00
Additional Statement Mailing	\$10.00
Check Return (Per Item)	\$0.20
Collection Item Fees:	
Bonds — Per Issue	\$15.00
Automated Draft Deposit	\$20.00
Collection Incoming	\$20.00
Research Services:	
Copy Services Fee (each item copy)	\$5.00

Branch Vault Services:

Branch Cash Order:	
— Per Standing Order	\$7.00
— Per Special Order	\$7.00
— Per Roll	\$0.16
— Per Strap	\$0.60

Branch Deposit:

— Per \$100 (1-50 items)	\$0.00
— Per \$100 (51 or more items)	\$0.20
— Branch Deposit Coin per Box	\$6.00
— Branch Deposit Loose Coin per Box	\$3.00

Vault Cash Orders:

Per Order	\$4.00
Per Roll	\$0.13
Per Box	\$5.00
Per Strap	\$0.50

Vault Deposits:

Per \$100/Standard	\$0.15
Per \$100/Well Prepared	\$0.10
Coin per Envelope	\$5.00
Coin per Bag: Standard	\$4.00
Coin per Bag: Nonstandard	\$5.00
Notification via Mail	\$8.00
Notification via Phone	\$8.00
Notification via Fax	\$8.00
Error Correction	\$5.00

¹A Paid Overdraft Item Fee or a Returned Item Fee may be created by any debit activity that does or would cause your account to become overdrawn, whether such debit is made by check, in-person withdrawal, ATM withdrawal, CheckCard transaction, or withdrawal by any other manual or electronic means whatsoever.

²Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

For accounts opened in Iowa, certain account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt.