

# Business Checking, Money Market, Savings & Time Deposit Accounts Pricing Schedule

(Effective August 5, 2020)

The provisions of the Pricing Schedule are an addendum to the Regions Deposit Agreement.

## BUSINESS CHECKING ACCOUNTS

	NONINTEREST-BEARING				INTEREST-BEARING
	LIFEGREEN BUSINESS SIMPLE CHECKING <sup>SM</sup>	LIFEGREEN BUSINESS CHECKING <sup>SM</sup>	ADVANTAGE BUSINESS CHECKING	LIFEGREEN <sup>®</sup> NOT-FOR-PROFIT CHECKING <sup>7</sup>	BUSINESS INTEREST CHECKING <sup>8</sup>
You May Avoid Monthly Fee By Maintaining:	At least \$500 in Regions Business Visa CheckCard and/or Business Credit Card purchases <sup>1</sup>	Average monthly balance of \$2,500 <b>OR</b> at least \$1,000 in Regions Business Visa CheckCard and/or Business Credit Card purchases <sup>1</sup> <b>OR</b> at least one Regions Merchant Services transaction credited to this account <sup>2</sup>	Average monthly balance of \$10,000 <b>OR</b> combined balances of \$30,000 in related non-personal accounts <sup>6</sup> <b>OR</b> at least \$2,500 in Regions Business Visa CheckCard and/or Business Credit Card purchases <sup>1</sup> <b>OR</b> at least one Regions Merchant Services transaction credited to this account <sup>2</sup> <b>OR</b> at least one deposit to this account using Regions Quick Deposit <sup>3</sup>	Not applicable	Average monthly balance of \$5,000
Minimum Opening Deposit	\$100	\$100	\$100	\$100	\$100
Excessive Withdrawal/Item Fee	No charge for the first 75 items <sup>4</sup> each statement period; then \$0.50 for each additional item	No charge for the first 150 items <sup>4</sup> each statement period; then \$0.50 for each additional item	No charge for the first 500 items <sup>4</sup> each statement period; then \$0.50 for each additional item	No charge for the first 75 items <sup>4</sup> each statement period; then \$0.50 for each additional item	No charge for the first 150 items <sup>4</sup> each statement period; then \$0.50 for each additional item
Cash Deposit Fee <sup>9</sup>	\$2,500 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$20,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits
Pays Interest	No	No	No	No	Yes, it's a variable rate based on the following balance tiers: \$250,000 or more; \$100,000-249,999.99; \$50,000-\$99,999.99; \$10,000-\$49,999.99; under \$10,000
Monthly Fee (per account)	\$7	\$12	\$25	None	\$15
Paper Statement Fee	\$2/month <sup>5</sup>	None	None	None	None

<sup>1</sup>For the monthly fee waiver, we count Business CheckCard and Business Credit Card purchases that occur during the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the period, which are counted with purchases for the following statement period. Only CheckCard purchases on this checking account are counted. Only Business Credit Card purchases on accounts held in the name of the entity or person listed as either first or second owner on this checking account are counted. Commercial Card and personal credit card purchases are not counted. <sup>2</sup>Merchant Services are provided by Elavon. For the monthly fee waiver, we will count Merchant Services deposits that post during the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the period, which are counted with purchases for the following statement period. For new Merchant Services customers, it may take up to one full statement cycle for the waiver to take effect. <sup>3</sup>For the monthly fee waiver we count the Quick Deposit transactions for the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the statement period which are counted with Quick Deposit transactions for the following statement period. <sup>4</sup>Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals (excluding ATM), transfers and other debits from the account, whether by check, CheckCard, Overdraft Protection transfer, Automated Clearing House or otherwise. <sup>5</sup>To avoid the monthly paper statement fee for the LifeGreen Business Simple Checking account, you must be a Regions Online Banking customer who receives only Online Statements for the account. To get started with Online Statements, simply enroll in Regions Online Banking. You must have a valid Social Security Number or Taxpayer Identification Number in order to enroll in Regions Online Banking. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts. Changes in applicable fees will become effective beginning with the end date of the statement period in which Online Statements are activated or cancelled, as the case may be. <sup>6</sup>Combined balances in related non-personal accounts can include \$30,000 in non-personal checking, savings and money market accounts (excluding Public Funds, IOLTA IOTA, and Trust accounts) OR \$30,000 in outstanding business credit card and non-personal line of credit balances and closed-end loan balances. Accounts are considered related if they share the same ownership title and tax identification number. Balances determined at the beginning of the last day of your checking account statement period. <sup>7</sup>This account is only available to small nonprofit organizations. <sup>8</sup>Interest is earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly. <sup>9</sup>Cash Deposit fees are calculated each calendar month at month end and then charged on the following statement period. To determine the amount of the fee, we divide the amount of cash deposits that exceed the deposits processed at no charge by \$100 and multiply the resulting quotient by the applicable fee.

The Monthly Fee on certain checking accounts may not be charged for at least 61 days after account opening even if requirements to waive the Monthly Fee are not met.

## BUSINESS SAVINGS ACCOUNTS

	BUSINESS SAVINGS
You May Avoid Monthly Fee By Maintaining:	A minimum daily balance of \$500
Minimum Opening Deposit	\$100
Items Deposited	Not applicable
Pays Interest <sup>1</sup>	Yes, it's a variable rate on all balances
Monthly Fee (per account)	\$5
Excessive Withdrawal/Item Fee	\$3 charge per withdrawal or transfer in excess of 3 per month

<sup>1</sup>Interest earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly.

## BUSINESS MONEY MARKET ACCOUNT

	BUSINESS PREMIUM MONEY MARKET
You May Avoid Monthly Fee By Maintaining:	A minimum daily balance of \$5,000
Minimum Opening Deposit	\$1,000
Items Deposited	No charge for the first 50 items deposited; \$0.50 for each additional item over the 50 total per statement period
Cash Deposit Fee <sup>2</sup>	\$10,000 processed at no charge each calendar month; then \$0.20 per \$100 for additional cash deposits
Pays Interest <sup>3</sup>	Yes, it's a variable rate based on the following balance tiers: \$250,000 or more; \$100,000-\$249,999.99; \$50,000-\$99,999.99; \$10,000-\$49,999.99; under \$10,000
Monthly Fee (per account)	\$12
Excessive Withdrawal/Item Fee	\$15 charge per withdrawal, transfer, or payment in excess of 6 per statement period

<sup>2</sup>Cash Deposit fees are calculated each calendar month at month end and then charged on the following statement period. To determine the amount of the fee, we divide the amount of cash deposits that exceed the deposits processed at no charge by \$100 and multiply the resulting quotient by the applicable fee.

<sup>3</sup>Interest earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly.

### Deposit Account Balance Calculation for Monthly Fee Waivers.

**Average Monthly Balance:** For the Advantage Business Checking account, we divide the sum of the **opening** posted balances for each day in the statement period by the number of days in the statement period. For all other accounts, we divide the sum of the **ending** posted balances for each day in the statement period by the number of days in the statement period. Please note that your account statement only shows ending posted balances and an average balance reflected by those ending posted balances. If your account is an Advantage Business Checking account, the average balance shown on the account statement is not used for purposes of the monthly fee waiver. The ending balance for any day is the opening balance for the next day.

**Minimum Daily Balance:** The minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period. The ending balance for any day is the opening balance for the next day.

## MISCELLANEOUS CHARGES

All fees are per item unless otherwise indicated.

<b>Audit Confirmation Fee</b> .....	\$35.00
<b>Branch Deposits:</b>	
Rolled Coin (per box) .....	\$5.00 each
<b>Cashier Check</b> .....	\$10.00
<b>CheckCard/ATM Card Replacement Fee</b> .....	\$5.00
Expedited Card Replacement Fee .....	\$25.00
<b>Check Printing</b> .....	Fee depends on style of check ordered
<b>Collection Item Fees:</b>	
Coupons – per envelope .....	\$10.00
Coupons – returned per envelope .....	\$35.00
Bonds – per envelope .....	\$12.00
Bonds – returned per envelope .....	\$35.00
Automated Draft Deposit .....	\$15.00
Automated Draft Debit .....	\$15.00
Check Collections – Domestic .....	\$25.00
Check Collections – Foreign .....	\$40.00
<b>Domestic Wire Transfer:</b>	
Outgoing Standard .....	\$25.00
Outgoing Repetitive .....	\$25.00
Incoming Standard .....	\$15.00
Internal Transfer .....	\$5.00
Fax Notification <sup>1</sup> .....	\$3.50
Email Notification <sup>1</sup> .....	\$0.50
Telephone Notification <sup>1</sup> .....	\$5.00
Automatic Standing Transfer .....	\$10.00
<b>Early Account Closing (within 180 days)</b> .....	\$25.00
<b>International Wire Transfer:</b>	
Incoming Standard .....	\$18.00
Outgoing Standard .....	\$45.00
Foreign Draft .....	\$45.00
Fax Notification <sup>1</sup> .....	\$3.50
Email Notification <sup>1</sup> .....	\$0.50
Telephone Notification <sup>1</sup> .....	\$5.00
<b>Legal Process/Document Review</b> .....	\$100.00
<b>Notary Services</b> .....	No fee
<b>Overdraft Protection Transfer Fee<sup>2</sup></b>	
<b>LifeGreen Business Simple Checking, LifeGreen Business</b>	
<b>Checking, and Advantage Business Checking</b> .....	\$10.00
<b>All Other Business Checking Accounts</b> .....	\$12.00
<b>Paid Overdraft Item/Returned Item Fee<sup>3</sup></b> .....	\$36.00
<b>Regions Business CheckCard:</b>	
Regions ATM:	
Withdrawal .....	No fee
Balance Inquiry .....	No fee
Transfer .....	No fee
Mini Statement .....	\$2.00
Non-Regions ATM:	
Withdrawal .....	\$3.00
(Applies to all withdrawal requests; approved or declined)	
Balance Inquiry .....	\$3.00
Transfer .....	\$3.00
International ATM Transaction .....	\$5.00
Fees charged by owners/operators of non-Regions ATMs may apply.	
Non-Regions Bank Branch:	
Card Cash Advance Fee .....	\$3.00
(Fee applies when you use your Regions Business CheckCard to	
withdraw cash with the assistance of a bank employee at a	
non-Regions banking office.)	
International Service Assessment .....	3% of transaction amount
	in U.S. dollars

<b>Regions Online Banking and Mobile Banking<sup>4</sup> for Business with Bill Pay</b>	
Monthly Fee .....	No fee
Expedited Payments	
Same Day Bill Payment Fee .....	\$9.95
Overnight Check Bill Payment Fee .....	\$14.95
Zelle <sup>5</sup> .....	\$0.00
Western Union Online Money Transfer .....	Fee varies <sup>6</sup>

<b>Regions Online Banking for Business with Quicken</b>	
Monthly Fee .....	No fee
Setup Fee .....	No fee
(Includes Regions Online Banking for Business)	

<b>Research Services:</b>	
Copy Services Fee (each item copy) .....	\$5.00

<b>Returned Deposit Item Fees:</b>	
Returned Deposit Item .....	\$10.00
Returned Deposit Item – Specialty Handling .....	\$10.00
Redeposits .....	\$8.00
Returned Deposit Items – Illinois .....	\$4.50

<b>Safe Deposit Box:</b>	
Annual Rental Fees .....	Rental Fees Vary by Size
Late Payment Fee (past 30 days) .....	\$10.00
Replacement of Lost Key .....	\$25.00
Drilling Fee .....	\$150.00

<b>Statement Fees:</b>	
Statement Printout .....	\$5.00
Special Interim Statement .....	\$5.00
Duplicate Statement .....	\$5.00
Paper Statement .....	\$2.00/mo.
Printed Check Images With Paper Statement <sup>7</sup> .....	\$3.00/mo.
Deluxe Check Images With Paper Statement <sup>7</sup> .....	\$10.00/mo.

<b>Stop Payment</b> .....	\$36.00
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<b>Stop Payment – Special Paying Instructions (Caution)</b> .....	\$36.00
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<b>Vault/Night Depository:</b>	
Monthly Charge (Per Canvas Bag) .....	\$50.00

<b>Verification of Deposit/Mortgage<sup>8</sup></b> .....	\$30.00
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<sup>1</sup>Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

<sup>2</sup>See “Overdraft Protection” section on next page.

<sup>3</sup>We will charge you a combined total of no more than six (6) Paid Overdraft Item fees and Returned Item fees per day. Regions offers a one-time refund of Paid Overdraft/Returned Item fees. Refund is limited to the Paid Overdraft/Returned Item fees charged to your account with respect to one day’s processing. Contact your local branch or call 1-800-REGIONS (734-4667) for your overdraft fee refund. Paid Overdraft/Returned Item fees apply to any item presented against insufficient available funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction, or withdrawal by any other manual or electronic means whatsoever, even if the transaction was previously authorized against a positive available balance.

<sup>4</sup>Mobile Banking access requires enrollment in Online Banking. Your mobile carrier’s messaging and data fees apply.

<sup>5</sup>Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

<sup>6</sup>Subject to availability. Western Union fees may vary based on type of service, dollar amount of transaction, destination of payee, and whether a money transfer is same-day or next-day, as applicable. Fees will be disclosed to you for your approval prior to transaction. Western Union service terms and conditions apply. Speak with your Regions representative for more details.

<sup>7</sup>Fee will be assessed whether or not checks are written during the statement period. Fee will apply and be separately charged on your account statement if you request check images with your paper statement.

<sup>8</sup>Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage.

### Branch Check Cashing Service Fees<sup>1</sup>

Regions' check cashing service allows you to cash most checks, including those made payable to your business, for quick access to funds.

Check Type	Check Amount	Fee	Minimum Fee
Printed Payroll and Government Checks Not Drawn on Regions	All Amounts	1.50% of Check Amount	\$5
Other Check Types Not Drawn on Regions <sup>2</sup> and Two-Party Business Checks Drawn on Regions	All Amounts	4.00% of Check Amount	\$5
Money Orders	All Amounts	5.00% of Money Order Amount	\$5

<sup>1</sup>You may be able to avoid check cashing fees for checks drawn on Regions if you have a Regions Bank deposit account and cash your check at a Regions branch.

<sup>2</sup>Includes two-party consumer and business, handwritten person-to-business, handwritten person-to-person, insurance settlement, cashier's checks, official checks, and handwritten payroll.

### Mobile Deposit Fees<sup>3</sup>

Availability <sup>4</sup>	Fee <sup>5</sup>
Available for Processing Tonight	No charge
Available Immediately	Checks: 1.00% – 4.00% of check amount per item deposited (\$5 minimum fee) – percentage dependent on check type

<sup>3</sup>Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply. Mobile Deposit is not available for accounts that are enrolled in any other Regions remote deposit capture service, including the Regions Quick Deposit service.

<sup>4</sup>Funds availability may be delayed beyond the availability option you have selected if your deposit account or Now Card is inactive or not in good standing or in order to mitigate risk of error, fraud, or other loss to us. Funds availability options are offered in our sole and absolute discretion. We may change or discontinue funds availability options from time to time without notice to you. The funds availability option or options offered with respect to any transaction may be determined by us on a case by case basis based on such factors as we, in our sole discretion, deem relevant. Mobile Deposit availability options and any fees, if applicable, will be disclosed in the Regions Mobile app before the deposit is completed.

<sup>5</sup>Fee will appear in your account statement as "Mobile Transaction Fee".

### Information

Call your local Regions office for additional information on your Business Checking, Savings or Money Market account or any of our other financial services.

### Inactivity on Checking and Money Market Accounts; Statements and Fees

For all checking and money market accounts that have had no customer-initiated activity for a period of 92 days, we may, at our option, provide account statements to you on a quarterly basis. Any fees we charge for the delivery of a paper statement or check images will be charged with respect to the quarterly statement only. Monthly account fees will continue to apply. Upon any subsequent customer-initiated activity, monthly statements will resume.

### Overdraft Protection

Overdraft Protection allows you to link your Regions business checking account to an eligible Regions business savings account, money market account, credit line, or credit card account. If you choose to enroll in Overdraft Protection, we may use the amount available for Overdraft Protection in the funding account to authorize and pay debit card and ATM transactions on the checking account that otherwise might be declined or cause an overdraft on the checking account. We also may use this available balance in the linked funding account to pay check and ACH items on the checking account that would otherwise be paid into overdraft or returned for a fee. If one or more transactions would overdraw the checking account, we will automatically transfer money to your checking account from your linked funding account, as provided in the Regions Deposit Agreement.

We generally transfer amounts from the designated funding account to the checking account in increments of \$100. If the available balance of the funding account is less than \$100, or the available balance of the funding account is less than the \$100 increment that otherwise would be transferred to cover the amount of the overdraft, we will transfer the full amount of the available balance of the funding account to the checking account. If the checking account still has an insufficient available balance to pay an overdraft item even after we advance available funds from the funding account, we may return the item or pay it into overdraft. On each day when funds are transferred, your checking account will be charged a transfer fee of \$10 or \$12, depending on your checking account type. If the amount transferred from your funding account to your checking account is \$5.00 or less, the transfer fee will not be charged.

Additional rules and fees on the various Overdraft Protection options are noted in the applicable customer agreements covering business deposit accounts, credit cards, and credit lines. Transfers from another business deposit account may be subject to transaction limits and fees. Funds transferred from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account. Credit lines and credit cards are subject to credit approval.

Visit your nearest branch, call 1-800-REGIONS, or log in to Online Banking to set up Overdraft Protection.

### Taxes

You are responsible for taxes due on interest, bonuses, and the value of any gift or incentive you may receive. Depending on the type of payment, Regions may report as income on IRS Form 1099-INT or 1099-MISC.

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.

### Time Deposits

- The minimum balance to open a Regular Time Deposit and/or Certificate is \$500 for terms of 90 days or more, \$2,500 for terms of 7-89 days.
- Early withdrawal may result in substantial penalty. Refer to the Time Deposits/Certificates of Deposit section of the Deposit Agreement, to your Time Deposit receipt, or to your Prematurity Notice for details, terms and conditions.

### **Relationship Interest Rates for Business Banking Time Deposits and Certificates of Deposit**

If you are a Regions business checking customer, you may qualify to earn a special relationship interest rate on certain time deposit accounts (“Time Deposits”) and certificates of deposit (“Certificates”). The requirements for a relationship interest rate (the “Relationship Requirements”) are as follows: (i) you must be a Business Banking customer as defined by Regions and as indicated in Regions’ records, (ii) the Time Deposit/Certificate must have a term or renewal term, as applicable, of at least 32 days, (iii) the primary or secondary owner on the Time Deposit/Certificate must be the primary or secondary owner on a Regions business checking account in good standing and (iv) the checking account must be and remain open during the entire Time Deposit/Certificate term or renewal term, as applicable. Please note that IRA Time Deposits and Certificates, deposits by public entities, brokered deposits, deposits by Commercial Banking customers as defined by Regions and as indicated in Regions’ records, and deposits by financial institutions are not eligible for relationship interest rates.

Applicable relationship interest rates and standard interest rates together with corresponding annual percentage yields (APYs) will be stated in other disclosures related to the Time Deposit or Certificate. Relationship interest rates and standard interest rates are set from time to time by Regions management and are subject to change.

Regions may discontinue or change the requirements for relationship interest rate programs at any time, and subject to notification requirements imposed by applicable law or regulation, Regions has no obligation to continue a relationship interest rate program for any Time Deposit or Certificate renewal term.

If you should fail to meet any Relationship Requirement at any time during the Time Deposit/Certificate term or renewal term, as applicable, Regions may reset the interest rate for the Time Deposit/Certificate to the standard Regions interest rate for Time Deposits/Certificates that was in effect at the time the Time Deposit/Certificate account was opened or renewed, as applicable. You will be notified if this occurs. Any such interest rate reset will take effect no earlier than the day following the day on which Regions determines that you have failed to meet any Relationship Requirement, and the standard interest rate will apply for the remainder of the Time Deposit/Certificate term or renewal term, as applicable.

### **Additional Terms and Conditions**

All products and services described in the Pricing Schedule are subject to the terms and conditions set forth in the applicable customer agreements and disclosures for such products and services. Products and services may be subject to credit approval and eligibility requirements.

Please Retain For Your Records

