### BUSINESS CHECKING ACCOUNTS

<table>
<thead>
<tr>
<th></th>
<th>LIFEGREEN BUSINESS SIMPLE CHECKING&lt;sup&gt;SM&lt;/sup&gt;</th>
<th>LIFEGREEN BUSINESS CHECKING&lt;sup&gt;SM&lt;/sup&gt;</th>
<th>ADVANTAGE BUSINESS CHECKING</th>
<th>LIFEGREEN&lt;sup&gt;®&lt;/sup&gt; NOT-FOR-PROFIT CHECKING&lt;sup&gt;®&lt;/sup&gt;</th>
<th>BUSINESS INTEREST CHECKING&lt;sup&gt;®&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>You May Avoid Monthly Fee By Maintaining:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At least $500 in Regions Business Visa Checkcard and/or Business Credit Card purchases&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Average monthly balance of $2,500 or at least $1,000 in Regions Business Visa Checkcard and/or Business Credit Card purchases&lt;sup&gt;1&lt;/sup&gt; OR at least one Regions Merchant Services transaction credited to this account&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Average monthly balance of $10,000 OR combined balances of $30,000 in related non-personal accounts&lt;sup&gt;3&lt;/sup&gt; OR at least $2,500 in Regions Business Visa Checkcard and/or Business Credit Card purchases&lt;sup&gt;1&lt;/sup&gt; OR at least one Regions Merchant Services transaction credited to this account&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Not applicable</td>
<td>Average monthly balance of $5,000</td>
<td></td>
</tr>
<tr>
<td>Minimum Opening Deposit</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Excessive Withdrawal/ Item Fee</td>
<td>No charge for the first 75 items&lt;sup&gt;4&lt;/sup&gt; each statement period; then $0.50 for each additional item</td>
<td>No charge for the first 150 items&lt;sup&gt;5&lt;/sup&gt; each statement period; then $0.50 for each additional item</td>
<td>No charge for the first 500 items&lt;sup&gt;5&lt;/sup&gt; each statement period; then $0.50 for each additional item</td>
<td>No charge for the first 75 items&lt;sup&gt;4&lt;/sup&gt; each statement period; then $0.50 for each additional item</td>
<td>No charge for the first 150 items&lt;sup&gt;5&lt;/sup&gt; each statement period; then $0.50 for each additional item</td>
</tr>
<tr>
<td>Cash Deposit Fee&lt;sup&gt;6&lt;/sup&gt;</td>
<td>$2,500 processed at no charge each calendar month; then $0.25 per $100 for additional cash deposits</td>
<td>$5,000 processed at no charge each calendar month; then $0.25 per $100 for additional cash deposits</td>
<td>$20,000 processed at no charge each calendar month; then $0.25 per $100 for additional cash deposits</td>
<td>$5,000 processed at no charge each calendar month; then $0.25 per $100 for additional cash deposits</td>
<td>$5,000 processed at no charge each calendar month; then $0.25 per $100 for additional cash deposits</td>
</tr>
<tr>
<td>Pays Interest</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>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</td>
</tr>
<tr>
<td>Monthly Fee (per account)</td>
<td>$7</td>
<td>$12</td>
<td>$25</td>
<td>None</td>
<td>$15</td>
</tr>
<tr>
<td>Paper Statement Fee</td>
<td>$2/month&lt;sup&gt;7&lt;/sup&gt;</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

<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 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.

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**The provisions of the Pricing Schedule are an addendum to the Regions Deposit Agreement.**
Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone, or from a personal computer), including drafts, checks, debit card, or similar orders (including POS transactions and Overdraft Protection transfers) payable to a third party or another account owned by you, from your savings or money market account per statement period. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. Limit does not apply to in-person withdrawals or withdrawals at an ATM. Exceeding the regulatory limit on transfers and withdrawals on more than an occasional basis may result in your savings or money market account being converted to a transaction account.

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

### BUSINESS SAVINGS ACCOUNTS

<table>
<thead>
<tr>
<th>You May Avoid Monthly Fee By Maintaining:</th>
<th>BUSINESS SAVINGS¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$100</td>
</tr>
<tr>
<td>Items Deposited</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Pays Interest²</td>
<td>Yes, it’s a variable rate on all balances</td>
</tr>
<tr>
<td>Monthly Fee (per account)</td>
<td>$5</td>
</tr>
<tr>
<td>Excessive Withdrawal/Item Fee</td>
<td>$3 charge per withdrawal or transfer in excess of 3 per month</td>
</tr>
</tbody>
</table>

¹Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone, or from a personal computer), including drafts, checks, debit card, or similar orders (including POS transactions and Overdraft Protection transfers) payable to a third party or another account owned by you, from your savings or money market account per statement period. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. Limit does not apply to in-person withdrawals or withdrawals at an ATM. Exceeding the regulatory limit on transfers and withdrawals on more than an occasional basis may result in your savings or money market account being converted to a transaction account.

²Interest earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly.

### BUSINESS MONEY MARKET ACCOUNT

<table>
<thead>
<tr>
<th>You May Avoid Monthly Fee By Maintaining:</th>
<th>BUSINESS PREMIUM MONEY MARKET³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$1,000</td>
</tr>
<tr>
<td>Items Deposited</td>
<td>No charge for the first 50 items deposited; $0.50 for each additional item over the 50 total per statement period</td>
</tr>
<tr>
<td>Cash Deposit Fee⁴</td>
<td>$10,000 processed at no charge each calendar month; then $0.20 per $100 for additional cash deposits</td>
</tr>
<tr>
<td>Pays Interest⁵</td>
<td>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</td>
</tr>
<tr>
<td>Monthly Fee (per account)</td>
<td>$12</td>
</tr>
<tr>
<td>Excessive Withdrawal/Item Fee</td>
<td>$15 charge per withdrawal, transfer, or payment in excess of 6 per statement period</td>
</tr>
</tbody>
</table>

¹Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone, or from a personal computer), including drafts, checks, debit card, or similar orders (including POS transactions and Overdraft Protection transfers) payable to a third party or another account owned by you, from your savings or money market account per statement period. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. Limit does not apply to in-person withdrawals or withdrawals at an ATM. Exceeding the regulatory limit on transfers and withdrawals on more than an occasional basis may result in your savings or money market account being converted to a transaction account.

³Cash 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.

³Interest 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.

### Audit Confirmation Fee
$35.00

### Branch Deposits:
- Rolled Coin (per box): $5.00 each
- Cashier Check: $10.00
- CheckCard/ATM Card Replacement Fee: $5.00
- Expedited Card Replacement Fee: $25.00
- Check Printing Fee: Fee depends on style of check ordered

### Collection Item Fees:
- 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

### Domestic Wire Transfer:
- Outgoing Standard: $25.00
- Outgoing Repetitive: $25.00
- Incoming Standard: $15.00
- Internal Transfer: $5.00
- Fax Notification: $3.50
- Email Notification: $0.50
- Telephone Notification: $5.00
- Automatic Standing Transfer: $10.00

### Early Account Closing (within 180 days):
$25.00

### International Wire Transfer:
- Incoming Standard: $18.00
- Outgoing Standard: $45.00
- Foreign Draft: $45.00
- Fax Notification: $3.50
- Email Notification: $0.50
- Telephone Notification: $5.00
- Automatic Standing Transfer: $10.00

### Legal Process/Document Review
$100.00

### Notary Services
No fee

### Overdraft Protection Transfer Fee

### LifeGreen Business Simple Checking, LifeGreen Business Checking, and Advantage Business Checking
$10.00

### All Other Business Checking Accounts
$15.00

### Paid Overdraft Item/Returned Item Fee
$36.00

### Regions Business CheckCard:
- 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: $2.00 (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

### Regions Online Banking and Mobile Banking for Business with Bill Pay
- Monthly Fee: No fee
- Expedited Payments
- Same Day Bill Payment Fee: $9.95
- Overnight Check Bill Payment Fee: $14.95
- Zelle®:
  - Setup Fee: No fee
  - (Includes Regions Online Banking for Business)

### Research Services:
- Copy Services Fee (each item copy): $5.00

### Returned Deposit Item Fees:
- Returned Deposit Item: $10.00
- Returned Deposit Item – Specialty Handling: $10.00
- Redeposits: $8.00
- Returned Deposit Items – Illinois: $4.50

### Safe Deposit Box:
- 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

### Statement Fees:
- Statement Printout: $5.00
- Special Interim Statement: $5.00
- Duplicate Statement: $5.00
- Paper Statement: $2.00/mo.
- Printed Check Images With Paper Statement: $3.00/mo.
- Deluxe Check Images With Paper Statement: $10.00/mo.

### Stop Payment
$36.00

### Stop Payment – Special Paying Instructions (Caution)
$36.00

### Vault/Night Depository:
- Monthly Charge (Per Canvas Bag): $50.00

### Verification of Deposit/Mortgage
$30.00

1. Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.
2. See "Overdraft Protection" section on next page.
3. 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 within 30 days of a transaction. 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.
4. Mobile Banking access requires enrollment in Online Banking. Your mobile carrier’s messaging and data fees apply.
5. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.
6. 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.
7. Fee will be assessed whether or not checks are written during the statement period. The fee will apply and be separately charged on your account statement if you request check images with your paper statement.
8. Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage.
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.

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

**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. 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 $15, 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.

**Mobile Deposit Fees**

<table>
<thead>
<tr>
<th>Availability</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available for Processing Tonight</td>
<td>No charge</td>
</tr>
<tr>
<td>Available Immediately</td>
<td>Checks: 1.00% – 4.00% of check amount per item deposited ($5 minimum fee) — percentage dependent on check type</td>
</tr>
</tbody>
</table>

**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.

**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