It’s time to expect more with your Regions Visa Credit Card.

Everything you need to know in an organized, easy-to-read format.

The facts about your Regions Visa® Credit Card statement:
• Easy to read
• Easy to understand
• Easy to use

Online Banking
Get easy and secure access to your account – check your balance, review transactions, make payments and more. Simplify the way you manage your account through Online Banking. Enroll today by visiting regions.com/onlinestatements.

Balance Transfers
Consider consolidating and transferring your balances from higher interest rate credit cards to your Regions credit card to save money. You can transfer credit card balances, up to the amount of your available credit, by calling 1-800-253-2265.

For other benefits available through your Regions credit card account, go to regions.com.
Get to know your Regions credit card statement.

Welcome to Regions. This easy-to-use guide is designed to help you understand your new Regions credit card statement. Refer to the numbered circles and paragraphs below and their corresponding numbers on the statement for information about specific features. If you have any questions, please feel free to call us at the number on your statement.

Thank you for your business.

1. **Account Summary** – Statement balance totals by transaction category, total fees and interest for the statement period, your total credit limit and available credit are all here.

2. **Due Date** – The date by which we need to receive your payment to ensure you are not charged a late fee is in the “Payment Information” section and on your payment coupon.

3. **Late Payment Warning** – This appears on every statement, even if you always pay your bill on time.

4. **Minimum Payment Warning** – This tells you how much it will cost – and how long it will take – to pay off your balance if you make only the minimum payments.

   If it will take more than three years (36 months) to pay off your balance when making only the minimum payment, this section will show an estimate of the amount you need to pay each month to pay off your current statement balance within three years.

   **Note:** This information will fluctuate as your statement balance changes.

5. **Transactions** – This quick reference for account activity is organized by transaction dates.

6. **Payment Coupon** – Tear off and include with your payment – you can pay by mail or at a branch. Balance, payment due date and minimum payment information are included on this coupon.

7. **Fees Charged** – Here you’ll find a list of fees charged during the statement period.

8. **Interest Charged** – See a summary of interest charged during the statement period by balance type.

9. **Year-to-Date Summary of Fees and Interest** – This is the total of the fees and interest charged to your account during the current year.

10. **Interest Calculation** – Shows the APR and interest charges for each balance type, including any promotional APR that may apply.

11. **Rewards** – If you have a Relationship Rewards card, the points you earned for this statement period are included here.