

PRICING INFORMATION

This table summarizes certain costs for Regions Explore Credit Cards. Each account is governed by the Credit Card Agreement sent with the card, which contains the full terms and conditions of the account. Regions may change the interest rates, fees and other terms as provided in the Credit Card Agreement. This information about the costs of the cards is accurate as of **December 1, 2020**, but may have changed since that date. To find out what may have changed, you can call us at 1-800-253-2265. Please carefully review this information.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.99% This APR will vary with the market based on the Prime Rate ^a
APR for Balance Transfers	22.99% This APR will vary with the market based on the Prime Rate. ^a
APR for Cash Advances	24.99% This APR will vary with the market based on the Prime Rate. ^b
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	\$29
Transaction Fees: • Balance Transfer • Cash Advance • Foreign Transaction	Either \$10 or 4% of the amount of each transfer, whichever is greater. Either \$10 or 4% of the amount of each cash advance, whichever is greater None
Penalty Fees: • Late Payment	Up to \$39

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

Additional Terms and Conditions

Variable Rates: Variable Rates on the Account are calculated by adding together an index and a margin. The margins are shown below. The index is the highest U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal on the last publication day of each month. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins in the same month in which the index is published. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.

^a Standard Rates for Purchases and Balance Transfers – Wall Street Journal Prime + a margin of 19.74%.

^b Standard Rate for Cash Advances – Wall Street Journal Prime + a margin of 21.74%.