

Regions Now Savings* Pricing Schedule

(Effective June 21, 2018)

Opening Requirements and Minimum Opening Deposit	Regions Now Card and \$10
Monthly Fee	Not applicable
Interest Tiers	All balances
Interest Tiers Based On	Account balance
Excessive Withdrawal/Item Fee	\$3 per withdrawal in excess of 3 per month
Paper Statement	\$2**

*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 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 account being converted to a transaction account.

****Paper Statement Fee.** To avoid the \$2 Paper Statement Fee, you must be a Regions Online Banking customer who receives only Online Statements. To get started with Online Statements today, simply 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. You must have a valid Social Security Number or Taxpayer Identification Number to be eligible for enrollment in Regions Online Banking. If you unenroll in Online Statements, your account will begin to be charged the \$2 Paper Statement Fee each time you receive a paper statement.

Regions Now Savings® Annual Savings Bonus

A deposit of at least \$5 to your account each calendar month, beginning with the account opening month, is required to earn a 1% annual savings bonus. The annual savings bonus is based on the average monthly balance for the 12 calendar month period preceding the month in which the anniversary your account opening falls (your “Account Anniversary Month”). The bonus will be paid to your Regions Now Savings account by the second business day of the month following your Account Anniversary Month. To receive the annual savings bonus, your account must be open on the date the annual savings bonus is paid. Maximum annual savings bonus of \$100.

Regions Now Savings Builder Bonus

Each month a deposit of funds of at least \$5 is made to your Regions Now Savings account AND you make no withdrawals from your Regions Now Savings account during that same month, you will receive a \$1 credit to your Regions Now Savings account. The bonus will be paid to your Regions Now Savings account by the second business day of the month following each month the bonus is earned. To receive the builder bonus, your account must be open on the date the builder bonus is paid.

Eligibility Requirements; Conversion to Savings

In order to be eligible for and to maintain a Regions Now Savings account, you must be the primary owner on a Regions Now Card and you must keep the Now Card open and in active status. If your Now Card is closed or becomes inactive for any reason, or if we otherwise determine that you are not the primary owner on a Now Card, we may convert your Regions Now Savings account to a Savings account. You may open and maintain no more than one (1) Regions Now Savings account at a time as primary account owner. If at any time you are the primary owner on more than one (1) Regions Now Savings account, we may convert any or all of your excess Regions Now Savings accounts to Savings accounts. Information and disclosures for the Savings account are set forth below under the “Savings Account Pricing Information” heading. We will notify you in advance if we convert your Regions Now Savings account to a Savings account.

Savings¹ Account Pricing Information (Miscellaneous fees also apply.)

Minimum Daily Balance ² to Avoid Monthly Fee	\$300.00	Interest Tiers Based On.	Account balance
Opening Requirements and Minimum Opening Deposit	\$50.00	Monthly Fee	\$5.00
Interest Tiers.	\$50,000 or more; \$25,000-\$49,999.99; \$10,000-\$24,999.99; \$2,500-\$9,999.99; below \$2,500	Excessive Withdrawal/Item Fee	\$3.00 per withdrawal in excess of 3 per month
		Discount on Safe Deposit Box	30% with an additional 10% discount (subject to availability) for auto debit on one box ³

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) payable to a third party, from your savings 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 a more than occasional basis may result in your savings account being converted to a transaction account. ²The minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period. ³Auto debit must be from a Regions checking, money market or savings account.

Information on Inactive Regions Now Savings Accounts

An inactive account is defined as an account having no customer-initiated activity for a period of one (1) year. Customer-initiated activity includes deposits and withdrawals but does not include any fees and charges which may be assessed to the account by the Bank. Once your account becomes an inactive account (no customer-initiated activity for 365 consecutive days), you will be notified that your account may be converted to a Savings account which will be subject to the pricing schedule for Savings accounts. Your account will be converted to a Savings account 30 days following our notice to you unless prior to the end of the 30-day period:

1. You initiate activity (make a deposit or withdrawal) on your account, or
2. You contact the Bank and complete all steps required to change your account type to an account not subject to these procedures.

Please refer to the pricing schedule for Savings accounts in the “Savings Account Pricing Information” section for pricing information.

Interest Information

Interest is paid on your collected balance. The collected balance is the current posted balance in your account less any items deposited into your account for which we have not received credit. Interest Rates and Annual Percentage Yields (APYs) are set by Regions and are subject to change daily. You are paid the interest rate and APY corresponding to the collected balance in your account each day. For tiered rate accounts, the interest rate and APY vary, depending on the balance tiers shown. Interest earned on savings accounts is compounded daily and paid monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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.

MISCELLANEOUS DEPOSIT FEES

All fees below are standard. Please see product specific information for exceptions.

Internet, 24-Hour Banking and Convenience Services Fees

All fees are per item unless otherwise indicated.

Regions ATM:

Withdrawal	\$0.00
Balance Inquiry	\$0.00
Transfer	\$0.00
Mini Statements (available at select ATMs)	\$2.00

Non-Regions ATM:

Withdrawal	\$2.50
(Applies to all withdrawal requests, approved or declined)	
Balance Inquiry	\$2.50
Transfer	\$2.50
International ATM Transaction	\$5.00
Fees charged by owners/operators of non-Regions ATMs may apply.	

ATM and Branch Check Cashing FeesVaries by amount and type (see next page)

Mobile Deposit FeesVaries by amount and type (see next page)

International Service Assessment³3% of transaction amount in U.S. dollars

CheckCard/ATM Card Replacement Fee \$5.00
Expedited Card Replacement Fee \$25.00

Regions Online Banking and Mobile Banking with Bill Pay:

Monthly Fee	\$0.00
Expedited Payments	
Same Day Bill Payment Fee	\$9.95
Overnight Check Bill Payment Fee	\$14.95
Personal Pay Fee	\$1.00
(Personal Pay Fee is added to the withdrawal amount for each Personal Pay transaction)	
Western Union Online Money Transfer	Fee varies ¹
Mobile Banking access requires enrollment in Online Banking.	
Your mobile carrier's messaging and data fees may apply.	

Regions Banking with Quicken® or Microsoft® Money:

Monthly Fee	\$0.00
Setup Fee	\$0.00
(Includes Regions Online Banking)	

Additional Services & Fees

All fees are per item unless otherwise indicated.

Bank By Mail Deposits \$5.00

Bond Coupon Redemption:

Bonds (per envelope)	\$15.00
Coupons (per envelope)	\$20.00
Returned Bonds	\$35.00
Returned Coupons	\$35.00

Cashier's Check \$8.00

Check Collections – Domestic \$25.00

Check Collections – Foreign \$40.00

Check Printing Fee depends on style of check ordered

Copy Services Fee (each item copy) \$5.00

Direct Deposit \$0.00

Drafts \$20.00

Early Account Closing (within 180 days) \$25.00

Fax Services \$5.00 first page; \$1.00/extra page

Legal Process/Document Review \$100.00

Loose Coin Deposit \$5.00

Money Orders \$1 per money order
Maximum amount \$1,000 per money order

Non-customer Check Cashing (Regions checks) See branch for details

Notary Services \$0.00

Paid Overdraft Item/Returned Item Fee² \$36.00

Returned Deposit Item Fee \$15.00
(Includes deposited and cashed items)

Safe Deposit Box:

Annual Rental Fees	Rental Fees Vary by Size and State
Late Payment Fee (past 30 days)	\$10.00
Replacement of Lost Key	\$25.00
Drilling Fee	\$150.00

Statement:

Statement Printout	\$5.00
Duplicate Statement	\$5.00
Special Interim Statement	\$5.00
Electronic Statement	\$0.00
Paper Statement	\$2.00/month
Printed Check Images With Paper Statement ³	\$3.00/month
Deluxe Check Images With Paper Statement ³	\$5.00/month

Stop Payment \$36.00/request or renewal

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

Verification of Deposit/Mortgage⁴ \$30.00

Wire Transfer – Domestic:

Incoming	\$15.00
Outgoing Standard	\$25.00
Outgoing Repetitive	\$25.00
Internal Transfer	\$5.00
Telephone Notification ⁵	\$5.00
Fax Notification ⁵	\$3.50
E-mail Notification ⁵	\$0.50
Automatic Standing Transfer	\$10.00

Wire Transfer – International:

Incoming	\$18.00
Outgoing	\$45.00
Telephone Notification ⁵	\$5.00
Fax Notification ⁵	\$3.50
E-mail Notification ⁵	\$0.50
Amendment of Wire Instructions	\$30.00
Recall of Funds	\$45.00
Trace/Investigation of the Wire	\$40.00

¹Western 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.

²Regions 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 fee refund. Paid Overdraft Returned Item fees apply to items 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. Only customers who have opted in to Standard Overdraft Coverage will be charged Paid Overdraft fees for ATM and everyday CheckCard transactions. We will charge you a combined total of no more than six (6) Paid Overdraft Item fees and Returned Item fees per day. Standard Overdraft Coverage elections can be made at most Regions ATMs, at your local Regions branch, by calling us at 1-800-947-BANK (2265), or through Regions Online Banking.

³Fee 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. Satisfaction of requirements to avoid monthly account fee, if applicable, does not affect additional fee for check images.

⁴Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage.

⁵Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

ATM and Branch Check Cashing Fees

CHECKS DRAWN ON REGIONS ¹	
Check Amount/Type	Fee
\$10.00 or less (excluding Two-Party Business)	No charge
\$10.01 or greater (excluding Two-Party Business)	1.00% of check amount (\$2 minimum fee and \$20 maximum fee)
Two-Party Business	4.00% of check amount (\$5 minimum fee)

CHECKS NOT DRAWN ON REGIONS	
Check Type	Fee
Printed Payroll and Government Checks	1.50% of check amount on all amounts (\$5 minimum fee)
Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier's Official Checks)	4.00% of check amount (\$5 minimum fee)
Money Orders	5.00% of money order amount (\$5 minimum fee) ²

¹For checks drawn on Regions, you may be able to avoid check cashing fees in one of the following ways: 1) for checks cashed in branch – by having a Regions Bank deposit account or Regions Now Card; 2) for checks cashed at a Regions ATM – by having an eligible ATM-accessible deposit account (checking, savings or money market), Regions Now Card, or deposit-linked credit account.

²Money Orders may only be cashed at a branch.

Mobile Deposit Fees³

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

³Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.

⁴Funds 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. Mobile Deposit availability options and any fees, if applicable, will be disclosed in the Regions Mobile app before the deposit is completed.

⁵Fee will appear in your account statement as "Mobile Transaction Fee".

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. The terms and information set forth in this document are subject to change. We will notify you of changes as provided in the applicable customer agreement and/or as required by applicable law.

Current Rate Information

You may always obtain the current interest rate and Annual Percentage Yield (APY) being paid on your account simply by contacting any Regions office.

Information

Stop by a branch, go to regions.com or call 1-800-REGIONS for more details.

Please Retain For Your Records

