Regions Now Savings* Pricing Schedule
(Effective February 3, 2020)

<table>
<thead>
<tr>
<th>Opening Requirements and Minimum Opening Deposit</th>
<th>Regions Now Card and $10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Fee</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Interest Tiers</td>
<td>All balances</td>
</tr>
<tr>
<td>Interest Tiers Based On</td>
<td>Account balance</td>
</tr>
<tr>
<td>Excessive Withdrawal/Item Fee</td>
<td>$3 per withdrawal in excess of 3 per month</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$3**</td>
</tr>
</tbody>
</table>

*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 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 $3 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.

Savings Account Pricing Information (Miscellaneous fees also apply.)

<table>
<thead>
<tr>
<th>Minimum Daily Balance</th>
<th>$300.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Requirements and Minimum Opening Deposit</td>
<td>$50.00</td>
</tr>
<tr>
<td>Interest Tiers</td>
<td>$50,000 or more; $25,000-$49,999.99; $10,000-$24,999.99; $2,500-$9,999.99; below $2,500</td>
</tr>
<tr>
<td>Interest Tiers Based On</td>
<td>Account balance</td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Excessive Withdrawal/Item Fee</td>
<td>$3.00 per withdrawal in excess of 3 per month</td>
</tr>
<tr>
<td>Discount on Safe Deposit Box</td>
<td>30% with an additional 10% discount for auto debit on one box³</td>
</tr>
</tbody>
</table>

³Regulatory 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 more than an occasional basis may result in your savings account being converted to a transaction account. *The minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period. **Auto 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.

<table>
<thead>
<tr>
<th>Internet, 24-Hour Banking and Convenience Services Fees</th>
<th>All fees are per item unless otherwise indicated.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regions ATM:</td>
<td></td>
</tr>
<tr>
<td>Withdrawal</td>
<td>$0.00</td>
</tr>
<tr>
<td>Balance Inquiry</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transfer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Mini Statements (available at select ATMs)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Non-Regions ATM:</td>
<td></td>
</tr>
<tr>
<td>Withdrawal</td>
<td>$3.00</td>
</tr>
<tr>
<td>Balance Inquiry</td>
<td>$3.00</td>
</tr>
<tr>
<td>Transfer</td>
<td>$3.00</td>
</tr>
<tr>
<td>International ATM Transaction</td>
<td>$5.00</td>
</tr>
<tr>
<td>Fees charged by owners/operators of non-Regions ATMs may apply.</td>
<td></td>
</tr>
<tr>
<td>Non-Regions Bank Branch: Card Cash Advance Fee</td>
<td>$3.00</td>
</tr>
<tr>
<td>(Fees apply when you use your Regions CheckCard or declined card with the assistance of a bank employee at a non-Regions banking office.)</td>
<td></td>
</tr>
<tr>
<td>ATM and Branch Check Cashing Fees</td>
<td>Varies by amount and type</td>
</tr>
<tr>
<td>Mobile Deposit Fees</td>
<td>Varies by amount and type</td>
</tr>
<tr>
<td>International Service Assessment</td>
<td>3% of transaction amount in U.S. dollars</td>
</tr>
<tr>
<td>CheckCard/ATM Card Replacement Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Expended Card Replacement Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Regions Online Banking and Mobile Banking with Bill Pay:</td>
<td></td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Expended Payments</td>
<td></td>
</tr>
<tr>
<td>Same Day Bill Payment Fee</td>
<td>$0.95</td>
</tr>
<tr>
<td>Zelle® Fee</td>
<td>$14.95</td>
</tr>
<tr>
<td>Western Union Online Money Transfer Fee</td>
<td>Fee varies</td>
</tr>
<tr>
<td>Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.</td>
<td></td>
</tr>
<tr>
<td>Regions Banking with Quicken® or Microsoft® Money:</td>
<td></td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Setup Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>(Includes Regions Online Banking)</td>
<td></td>
</tr>
<tr>
<td>Additional Services &amp; Fees</td>
<td></td>
</tr>
<tr>
<td>All fees are per item unless otherwise indicated.</td>
<td></td>
</tr>
<tr>
<td>Bank By Mail Deposits</td>
<td>$5.00</td>
</tr>
<tr>
<td>Bond Coupon Redemption:</td>
<td></td>
</tr>
<tr>
<td>Bonds (per envelope)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Coupons (per envelope)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Returned Bonds</td>
<td>$35.00</td>
</tr>
<tr>
<td>Returned Coupons</td>
<td>$35.00</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>$10.00</td>
</tr>
<tr>
<td>Check Collections – Domestic</td>
<td>$25.00</td>
</tr>
<tr>
<td>Check Collections – Foreign</td>
<td>$40.00</td>
</tr>
<tr>
<td>Check Printing</td>
<td>Fee depends on style of check ordered</td>
</tr>
<tr>
<td>Copy Services Fee (each item copy)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>$0.00</td>
</tr>
<tr>
<td>Drafts</td>
<td>$20.00</td>
</tr>
<tr>
<td>Early Account Closing (within 180 days)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Fax Services</td>
<td>$5.00 first page; $1.00 extra page</td>
</tr>
<tr>
<td>Legal Process/Document Review</td>
<td>$100.00</td>
</tr>
<tr>
<td>Loose Coin Deposit</td>
<td>$5.00</td>
</tr>
<tr>
<td>Money Orders</td>
<td>$2 per money order</td>
</tr>
<tr>
<td>Maximum amount</td>
<td>$1,000 per money order</td>
</tr>
<tr>
<td>Non-customer Check Cashing (Regions checks)</td>
<td>See branch for details</td>
</tr>
<tr>
<td>Notary Services</td>
<td>$0.00</td>
</tr>
<tr>
<td>Paid Overdraft Item/Returned Item Fee</td>
<td>$36.00</td>
</tr>
<tr>
<td>Returned Deposit Item Fee</td>
<td>$15.00</td>
</tr>
<tr>
<td>Safe Deposit Box:</td>
<td></td>
</tr>
<tr>
<td>Annual Rental Fees</td>
<td>$10.00</td>
</tr>
<tr>
<td>Rental Fees Vary by Size and State</td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee (past 30 days)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Replacement of Lost Key</td>
<td>$50.00</td>
</tr>
<tr>
<td>Drilling Fee</td>
<td>$150.00</td>
</tr>
<tr>
<td>Statement:</td>
<td></td>
</tr>
<tr>
<td>Statement Printout</td>
<td>$5.00</td>
</tr>
<tr>
<td>Duplicate Statement</td>
<td>$5.00</td>
</tr>
<tr>
<td>Special Interim Statement</td>
<td>$5.00</td>
</tr>
<tr>
<td>Electronic Statement</td>
<td>$0.00</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$3.00</td>
</tr>
<tr>
<td>Printed Check Images With</td>
<td></td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$4.00</td>
</tr>
<tr>
<td>Deluxe Check Images With</td>
<td></td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$5.00</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$36.00 or request and renewal</td>
</tr>
<tr>
<td>Stop Payment – Special Paying Instructions (Caution)</td>
<td>$36.00</td>
</tr>
<tr>
<td>Verification of Deposit/Mortgage®</td>
<td>$30.00</td>
</tr>
<tr>
<td>Wire Transfer – Domestic:</td>
<td></td>
</tr>
<tr>
<td>Incoming</td>
<td>$15.00</td>
</tr>
<tr>
<td>Outgoing Standard</td>
<td>$30.00</td>
</tr>
<tr>
<td>Outgoing Repetitive</td>
<td>$30.00</td>
</tr>
<tr>
<td>International Transfer</td>
<td>$5.00</td>
</tr>
<tr>
<td>Return Wire</td>
<td>$15.00</td>
</tr>
<tr>
<td>Telephone Notification</td>
<td>$5.00</td>
</tr>
<tr>
<td>Fax Notification</td>
<td>$3.50</td>
</tr>
<tr>
<td>E-mail Notification</td>
<td>$0.50</td>
</tr>
<tr>
<td>Automatic Standing Transfer</td>
<td>$10.00</td>
</tr>
<tr>
<td>Wire Transfer – International:</td>
<td></td>
</tr>
<tr>
<td>Incoming</td>
<td>$18.00</td>
</tr>
<tr>
<td>Outgoing</td>
<td>$50.00</td>
</tr>
<tr>
<td>Telephone Notification</td>
<td>$5.00</td>
</tr>
<tr>
<td>Fax Notification</td>
<td>$3.50</td>
</tr>
<tr>
<td>E-mail Notification</td>
<td>$0.50</td>
</tr>
<tr>
<td>Amendment of Wire Instructions</td>
<td>$30.00</td>
</tr>
<tr>
<td>Recall of Funds</td>
<td>$45.00</td>
</tr>
<tr>
<td>Wire Transfer Amendment</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

1Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. ©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. 2Regions offers a one-time refund of Paid Overdraft/Returned Item fees. Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage. Notification 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

<table>
<thead>
<tr>
<th>Check Amount/Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.00 or less (excluding Two-Party Business) (Note: $25.00 or less as of 2/21/20)</td>
<td>No charge</td>
</tr>
<tr>
<td>$10.01 or greater (excluding Two-Party Business) (Note: $25.01 or greater as of 2/21/20)</td>
<td>1.00% of check amount ($2 minimum fee and $20 maximum fee) (Note: $5 minimum fee as of 2/21/20)</td>
</tr>
<tr>
<td>Two-Party Business</td>
<td>4.00% of check amount ($5 minimum fee)</td>
</tr>
</tbody>
</table>

#### CHECKS NOT DRAWN ON REGIONS

<table>
<thead>
<tr>
<th>Check Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Printed Payroll and Government Checks</td>
<td>1.50% of check amount on all amounts ($5 minimum fee)</td>
</tr>
<tr>
<td>Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier’s Checks, Official Checks)</td>
<td>4.00% of check amount ($5 minimum fee)</td>
</tr>
<tr>
<td>Money Orders</td>
<td>5.00% of money order amount at a branch or 4.00% of money order amount at an ATM ($5 minimum at branch or ATM)</td>
</tr>
</tbody>
</table>

### 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>

2For 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.

### 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