



A QUICK GUIDE TO YOUR REGIONS BUSINESS ANALYZED CHECKING ACCOUNT

This Regions Quick Guide is for general information and discussion purposes only.

The Regions Simplicity Pledge®

Regions is committed to providing you with the information you need to make good financial decisions, and to helping you understand how your accounts and services work – simply, clearly and in plain language.

ACCOUNT BASICS

Please consult the [Schedule of Fees for Business Banking Analyzed Depository Services at regions.com/analyzedfees](#) for a complete list of Additional Services and Fees and for details on how we calculate transactions and balances for purposes of certain fees and fee waivers.

Minimum opening deposit	\$100						
Monthly fee	\$22. See Statement Fees below.						
Interest	This is a non-interest-bearing account.						
Earnings credit	This account offers earnings credit allowance. Earnings credit allowance is used to partially or fully offset monthly service charges. (See Earnings Credit Allowance section on page 2 for more information)						
Transaction item fees	<table border="0"> <tr> <td>\$0.80 per deposit/credit</td> <td>Per item deposited:</td> </tr> <tr> <td>\$0.19 per checks paid/debit</td> <td>\$0.12 per on us (Regions) item</td> </tr> <tr> <td>\$0.26 per electronic credit/electronic debit</td> <td>\$0.14 per local/regional/other Fed item</td> </tr> </table> <p>Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals, transfers and other debits from the account, whether by check, CheckCard, Overdraft Protection transfer, Automated Clearing House or otherwise.</p>	\$0.80 per deposit/credit	Per item deposited:	\$0.19 per checks paid/debit	\$0.12 per on us (Regions) item	\$0.26 per electronic credit/electronic debit	\$0.14 per local/regional/other Fed item
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Cash deposit fee	<p>\$0 for \$5,000 or less deposited each calendar month. \$0.20 per \$100 over \$5,000. To determine the amount of the fee, we divide the amount of cash deposits that exceed \$5,000 by \$100 and multiply the resulting quotient by \$0.20.</p>						
Deposit administrative fee	\$0.135 per \$1,000.						
Statement fees	<p>\$0 per month for statement delivered to you electronically (Online Statement). \$0 per month for paper statement without printed check images. \$0 per month for paper statement with printed check images. \$0.20 per month per item for special, deluxe check images with paper statement. Check image fee will be assessed whether or not checks are written during the statement period.</p>						
Accessing your account	<p>\$0 Regions Online Banking and Mobile Banking* with Bill Pay. \$0 Using Regions ATMs for withdrawals, balance inquiries and transfers.** \$2.50 fee per domestic transaction when you use an ATM not owned or operated by Regions.** <i>*Your mobile carrier's messaging and data fees may apply.</i> <i>**Other ATM transactions may be subject to fees, and ATM fees charged by owners/operators of non-Regions ATMs may apply.</i> See your Regions Schedule of Fees for Business Analyzed Depository Services at regions.com/analyzedfees for fee details.</p>						
Early account closing	\$25 fee if closed within 180 days of opening.						
Checks	Regions custom three-to-a-page business checks and custom value packs are available. For information on check options, contact Harland Clarke Business Solutions at 1-877-275-4427.						
Stop payments	\$36 per request/renewal.						
Returned deposit item fee	\$10 for each check that you deposit that is rejected due to insufficient funds in the payor's account, stop payment, etc.						
Overdraft Protection transfers	\$15 each day there is a transfer from your linked Regions overdraft funding account. (See Overdraft Protection section on page 3 for more information.)						
Paid overdraft item fee	\$37 per item we pay on your behalf when your account does not have sufficient available funds (See Standard Overdraft Coverage section on page 4 for more information)						
Returned item fee	\$37 per item when we do not pay a check or other transaction when your account does not have sufficient available funds and the item is returned.						

For accounts opened in Iowa, certain checking account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt. The Monthly Fee may not be charged for at least 61 days after account opening even if requirements to waive the Monthly Fee are not met.

ACCOUNT BASICS (CONTINUED)

Negative collected balance interest charge	<p>Prime rate + 4.00% if using uncollected funds, including overdrawn funds, to clear checks/debits.</p> <p>Uncollected Funds is the deposit that comes from checks that have yet to be cleared by the bank from which the checks are drawn. The U.S. prime rate is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks. This rate is used by major banks to set their own rates on consumer loan products, such as credit cards or auto loans. The current U.S. prime rate is reported by <i>The Wall Street Journal</i> and can be found at markets.wsj.com/us under "Interest Rates."</p>
Extended overdraft penalty fee	\$0. There is no additional charge to the per item fees when an account remains overdrawn for multiple days.

REGIONS BUSINESS ANALYZED CHECKING: EARNINGS CREDIT ALLOWANCE

Earnings credit allowance	<p>A feature that allows you to earn an allowance (credit) to be used to partially or fully offset the service charges incurred during the month. If the monthly allowance (credit) earned exceeds the total service charges incurred during the same period, the service charges, other than explicit fees (which include Paid Overdraft Item Fee, Returned Item Fee and Stop Payment Fee), will be fully offset. If the monthly allowance (credit) earned does not exceed the total service charges incurred, then the service charges will be offset by the amount of allowance earned and the remaining amount will be assessed to the account along with any explicit fees that may apply.</p> <ul style="list-style-type: none"> Earning credit allowance is calculated using the earnings credit rate (see the <i>Earnings Credit Rate</i> section below for additional information) and the positive portion of the average monthly collected balance. Earnings credit allowance is calculated each month to be used only to offset incurred monthly service charges. If the allowance earned exceeds the incurred monthly service charges, the net positive (excess) amount of the earnings credit allowance will not be posted to the account as credit (see the <i>Earnings Credit Allowance Calculation Process</i> section below for examples of how the earnings credit allowance is calculated and applied). 								
Earnings credit rate	<ul style="list-style-type: none"> The rate used to calculate the earnings credit allowance for the month. It is a tiered rate based on the average monthly collected balance. The balance tiers are as follows: <ul style="list-style-type: none"> \$0.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 and above Earnings credit rate is set by Regions and subject to change. For current rates, please contact your banker. 								
Earnings credit allowance calculation process	<p>A three-step process to calculating earnings credit allowance:</p> <ul style="list-style-type: none"> Step 1: Service charges incurred during the month are totaled. Step 2: The earnings credit allowance is calculated using the earnings credit rate and the positive portion of the average monthly collected balance. The following formula is used to calculate the earnings credit allowance for the month: - Average monthly collected balance x earnings credit rate / days in year x days in month Step 3: The total service charges are then subtracted from the earnings credit allowance to determine the net charge for services. If the earnings credit allowance exceeds total monthly service charges, the service charges, other than explicit fees (if any apply), will be fully offset. <p>Basic examples of how the earnings credit allowance works (based on two scenarios):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d9d9d9;">Scenario 1: Earnings credit allowance exceeds total monthly service charges</th> <th style="background-color: #d9d9d9;">Scenario 2: Earnings credit allowance does not exceed total monthly service charges</th> </tr> </thead> <tbody> <tr> <td> Average monthly account balance: \$350,000 Account monthly fee: \$22 Total transactional items fee: \$10 Cash deposit fee: \$5 Deposit administrative fee: \$47.25 Earnings credit rate: 0.30% </td> <td> Average monthly account balance: \$20,000 Account monthly fee: \$22 Total transactional items fee: \$10 Cash deposit fee: \$5 Deposit administrative fee: \$2.70 Earnings credit rate: 0.30% </td> </tr> <tr> <td> Step 1: \$22 + \$10 + \$5 + \$47.25 = \$84.25 Step 2: \$350,000 x 0.30% / 365 x 31 = \$89.18 Step 3: \$89.18 - \$84.25 = \$4.93 (net positive)* </td> <td> Step 1: \$22 + \$10 + \$5 + \$2.70 = \$39.70 Step 2: \$20,000 x 0.30% / 365 x 31 = \$5.10 Step 3: \$5.10 - \$39.70 = -\$34.60 (net negative) </td> </tr> <tr> <td> <p>Since earnings credit allowance (\$89.18) exceeds total monthly service charges (\$84.25), the service charges, other than explicit fees (if any apply), will be fully offset.</p> <p><i>*Net positive amount is used only to determine if service charges can be fully offset and will not be posted to the account as credit.</i></p> </td> <td> <p>Since earnings credit allowance (\$5.10) does not exceed total monthly service charges (\$39.70), the service charges will be offset by the credit allowance earned and then the remaining amount (\$34.60) will be charged to the account in addition to any explicit fees that may apply.</p> </td> </tr> </tbody> </table>	Scenario 1: Earnings credit allowance exceeds total monthly service charges	Scenario 2: Earnings credit allowance does not exceed total monthly service charges	Average monthly account balance: \$350,000 Account monthly fee: \$22 Total transactional items fee: \$10 Cash deposit fee: \$5 Deposit administrative fee: \$47.25 Earnings credit rate: 0.30%	Average monthly account balance: \$20,000 Account monthly fee: \$22 Total transactional items fee: \$10 Cash deposit fee: \$5 Deposit administrative fee: \$2.70 Earnings credit rate: 0.30%	Step 1: \$22 + \$10 + \$5 + \$47.25 = \$84.25 Step 2: \$350,000 x 0.30% / 365 x 31 = \$89.18 Step 3: \$89.18 - \$84.25 = \$4.93 (net positive)*	Step 1: \$22 + \$10 + \$5 + \$2.70 = \$39.70 Step 2: \$20,000 x 0.30% / 365 x 31 = \$5.10 Step 3: \$5.10 - \$39.70 = -\$34.60 (net negative)	<p>Since earnings credit allowance (\$89.18) exceeds total monthly service charges (\$84.25), the service charges, other than explicit fees (if any apply), will be fully offset.</p> <p><i>*Net positive amount is used only to determine if service charges can be fully offset and will not be posted to the account as credit.</i></p>	<p>Since earnings credit allowance (\$5.10) does not exceed total monthly service charges (\$39.70), the service charges will be offset by the credit allowance earned and then the remaining amount (\$34.60) will be charged to the account in addition to any explicit fees that may apply.</p>
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REGIONS BUSINESS ANALYZED CHECKING: ADDITIONAL INFORMATION

Your account balance	<p>Generally, we track two balances for your account: a “posted” balance and an “available” balance. Here’s the difference:</p> <ul style="list-style-type: none"> • Posted Balance: The balance in your account on a specific day. It includes all completed transactions that have been received and processed by us. • Available Balance: The balance in your account that is immediately available for use. It is your posted balance minus any deposits subject to holds and any pending CheckCard transactions. (See below for details.) <p>It is important to know your Available Balance because it determines whether you have enough funds to pay for a transaction.</p> <p>You can monitor your account balance through Regions Online and Mobile Banking, at 1-800-REGIONS (734-4667), or at Regions ATMs or branches.</p>
Funds availability* <i>– Understanding when your deposits become available and why there may be holds</i>	<p>The funds available to you can be affected by the types of deposits you make as well as the time of day in which they are made.</p> <ul style="list-style-type: none"> • Funds from direct deposits, cash deposits, real-time electronic payments or wire transfers are generally available the same day they are deposited to your account when made before the business day cutoff (see Business Day Cutoff section below for details). • In most cases, funds from checks you deposit before cutoff on a business day are available to you by the next business day. Business days exclude Saturdays, Sundays and federal holidays. (See below for details on business day cutoff.) • However, in some cases, funds may take longer before they are available for your use (up to 11 business days). If there is a hold on your deposit, we will notify you of when funds will be available. <p><i>*Exceptions may apply. Please see the Funds Availability Policy in the Regions Bank Deposit Agreement for complete details.</i></p>
Business day cutoff	<p>Transactions made <i>after</i> cutoff time are included in the next business day’s transactions. For example, a transaction made after cutoff on a Wednesday would be processed as a Thursday transaction.</p> <p>Business Day Cutoff times may vary by location or service, but these times generally apply:</p> <ul style="list-style-type: none"> • Regular ATMs (non-DepositSmart ATMs): 8 p.m. Central Time • Branches: Branch closing time • DepositSmart ATMs®: 8 p.m. Central Time • Online and Mobile Banking: 8 p.m. Central Time • Real-time Electronic Payments: 8 p.m. Central Time <p><i>If a particular location or payment/deposit service has a different cutoff time, it will be posted at the branch or ATM, or within the applicable service application.</i></p>
Pending CheckCard transactions	<p>When you use your CheckCard, a “hold” for the amount of the authorization request will reduce your available balance while the transaction is pending. The hold is released when the merchant submits the actual transactions for payment, or <i>up to</i> three business days after the authorization date, whichever occurs first. (Please see the Standard Overdraft Coverage section for information about how transactions are authorized.)</p> <p>Note: <i>The actual transaction submitted by the merchant may differ from the amount of the hold based on the authorization request. A common example of this is the addition of a tip to your restaurant bill.</i></p> <p>TIP: Entering your PIN rather than signing for CheckCard transactions may make it easier to monitor transactions and balances. Signature-based transactions can take up to three days to post to your account. PIN-based transactions typically post the same day.</p>
Posting transactions <i>(These practices are subject to change.)</i>	<p>At the end of each business day, Regions posts (processes) all transactions that have been presented against your account that day. We start with your available balance, and then we post transactions in this way:</p> <p>First we add deposits and credits that are available to pay transactions. (See above for details on Funds Availability.)</p> <p>Next we subtract withdrawals, grouped by item category, in this order:</p> <ul style="list-style-type: none"> • Wire transfers and certain commercial debits will post by the transaction date and time. • Real-time electronic payments as well as internal account transfers made through Online and Mobile Banking and iTreasury® (such as a transfer from a Regions checking account to a Regions savings account) will post by the transaction date and time. • Checks will post in check number order. • Other electronic payments (for example, CheckCard and electronic bill payment transactions) will post by transaction date and time. <p>Items that do not have a readable check number or identifiable date/time will be posted by dollar amount, from lowest to highest, after the other items in their category.</p> <p><i>Exceptions may apply. For more information, please refer to your Deposit Agreement.</i></p>

REGIONS BUSINESS ANALYZED CHECKING: OVERDRAFT SERVICE OPTIONS

If your available balance is not enough to pay for a transaction, overdrafts may occur. Regions has options for the payment of items when your account does not have sufficient available funds – Regions Overdraft Protection and Standard Overdraft Coverage. Both services may be available to eligible accounts.

Overdraft Protection

With Regions Overdraft Protection, your checking account is linked to a funding account, such as savings, money market or Regions business credit card.

- If funds are needed in your checking account to cover items presented for payment, we will automatically transfer available funds from your linked Regions funding account.
- A **\$15** transfer fee will be charged to your checking account each day a transfer occurs.
- Overdraft Protection is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.
- For Overdraft Protection, you must open a Regions funding account if you do not already have one and enroll in Overdraft Protection.

TIP: Overdraft Protection may be less expensive than our Standard Overdraft Coverage.

Standard Overdraft Coverage

Standard Overdraft Coverage is a service we may provide to cover transactions for a **\$37 per item** fee if you overdraw your account and you do not have Regions Overdraft Protection or you have exhausted your Overdraft Protection.

- Qualification for this coverage is determined at our discretion based on the account's balance and overdraft history.
- Standard Overdraft Coverage is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.
- We offer a one-time refund of the paid overdraft/returned item fee for the first overdraft/returned item occurrence after your account is opened. Contact your local branch or relationship manager for your overdraft fee refund.

Note: We reserve the right to require you to pay any overdraft immediately or upon demand. We also reserve the right not to pay overdrafts. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts.

TIP: Keeping track of your balance and transactions is the best way to avoid overdrafts.

WE'RE ALWAYS HERE TO HELP!

For more information, refer to the Business Checking Pricing Schedule for current product pricing and features or speak with a Regions Branch Manager or Relationship Manager who can help you find the products that best fit your needs.

- Give us a call at 1-800-REGIONS (734-4667)
- Visit us at regions.com
- To find a branch or an ATM convenient for you, visit regions.com/locator.rf
- For the current Regions Deposit Agreement, go to regions.com/agreements
- For the current Regions Pricing Schedule, go to regions.com/businesspricing
- For Regions business checking product comparisons and features, go to regions.com/small_business/bus_check_compare.rf

This Guide is subject to change. It is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for your account. Please refer to your agreement and related disclosures for the legal terms and conditions of your account. Other products and services described in this Guide may be subject to separate terms and conditions. Credit products are subject to credit approval.

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