

make life better with

# teamgreen banking





# welcome to regions

Regions is a company on a mission: to make life better not only for our customers, but also for you as an associate. That's why we offer TeamGreen Banking, an associate banking package with exclusive offers just for you.

TeamGreen Banking includes perks exclusively for members of the Regions team, including discounts on home equity loans, direct loans and mortgage loans. These products and services make it easy for you to be smarter with your money and move your life forward.

You also have telephone access to a group of dedicated bankers in our Priority Banking Center, and you can get a complimentary Personal Banking Review. Call anytime during our Priority Bankers Hours: Monday – Friday, 6 a.m. – 9 p.m. CT | Saturday, 8 a.m. – 5 p.m. CT | Sunday, 11 a.m. – 5 p.m. CT | Holidays, 8 a.m. – 5 p.m. CT.

See, we're not only committed to making life better for our customers.  
**We want to make life better for you too.**

## everyday banking solutions

As an associate, you're eligible for a full spectrum of enhanced banking solutions in addition to the great benefits already offered designed to maximize your banking potential while helping move your life forward.<sup>1</sup>

### Checking

- Two personal associate checking accounts with no monthly fee<sup>2</sup>
- Regions Visa® CheckCard
- No fee for personal-style checks – single, duplicate, top stub or end stub (up to four orders per year per account)<sup>3</sup>
- No fee for paper statements, printed check images (standard) or Online Statements
- No Overdraft Protection transfer fee<sup>4</sup>

### Savings

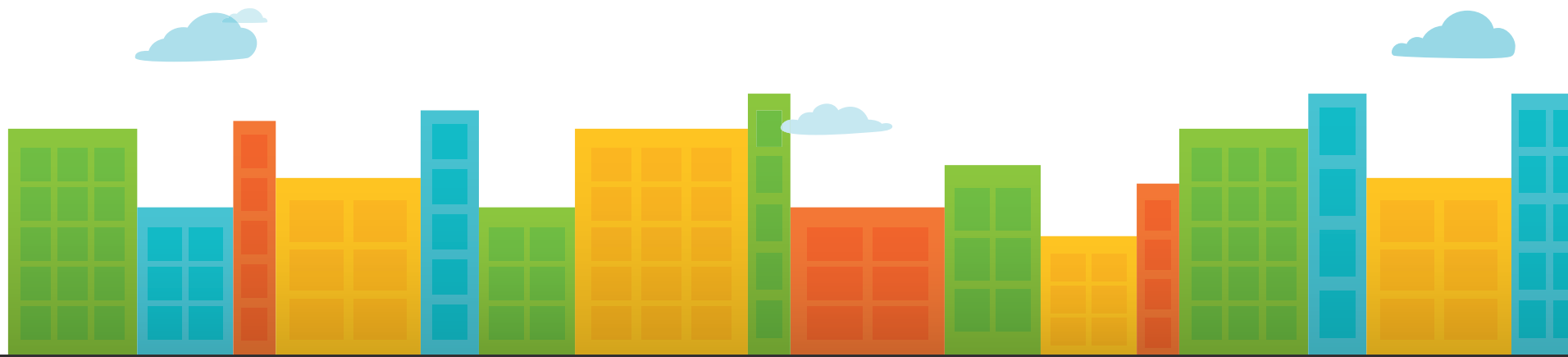
- One LifeGreen® Savings account available with no monthly fee with an associate checking account<sup>5</sup>
- Option to earn annual savings bonus<sup>6</sup>

### Regions Now Banking<sup>®7</sup>

Need a quick, safe and convenient way to manage your cash, with or without a checking account? Try a Regions Now Card<sup>®</sup>, a reloadable Visa prepaid card that can be used almost everywhere Visa debit cards are accepted.

Now Card issuance fee waived for associates. For full program details, visit [regions.com/nowbanking](https://regions.com/nowbanking).

To open a Regions associate checking account or convert your current account, call 1.877.991.TEAM (8326) or visit the TeamGreen Banking page of Life@Regions.



## everyday banking benefits & convenience services

One way Regions is making life better for associates is by making it simpler and more convenient for you to manage your money and move your life forward. These benefits and services help you do just that.

- No Regions ATM fee for up to three domestic transactions at non-Regions ATMs per statement period<sup>8</sup>
- Customize a YourPix Studio CheckCard and credit card once per year at no cost
- Regions Online Banking with Bill Pay and My GreenInsights
- Regions Mobile Banking with Regions Mobile Deposit<sup>9</sup>
- One stop payment per quarter at no charge
- No fee for cashier's checks or money orders
- Overdraft Protection options
- Option to earn Regions Relationship Rewards<sup>®</sup> points
- Unlimited check writing with an associate checking account
- Relationship rates on most CDs for customers who meet the relationship requirements<sup>10</sup>

### Safe Deposit Box Discounts for Associates<sup>11</sup>

- 75% discount on rental of one safe deposit box, 2 x 4 – 5 x 10 inches
- 50% discount on rental of one safe deposit box larger than 5 x 10 inches
- Additional 10% discount when enrolled in auto-debit
- At rental, employee discount code must be selected and size 2 x 4 – 5 x 10 inches must be chosen

To open a Regions associate checking account or convert your current account, call 1.877.991.TEAM (8326) or visit the TeamGreen Banking page of Life@Regions.

## credit cards<sup>12</sup>

Regions offers associates credit cards that come with convenience and security in addition to the great benefits already offered.

- Reduced rates – receive a 1.0% discount<sup>13</sup> off the standard Annual Percentage Rate (APR) for purchases and balance transfers on Regions Life<sup>SM</sup> Visa, Regions Prestige<sup>®</sup> Visa Signature and Regions Premium<sup>®</sup> Visa Signature accounts
- Low introductory rate on purchases and balance transfers
- Customize your Regions credit card with YourPix Studio once a year at no cost
- Option to use your credit card account as overdraft protection for a Regions checking account<sup>4</sup>
- Option to choose a Prestige or Premium Visa Signature card with Regions Relationship Rewards, which earns points on all qualifying purchases.<sup>14</sup> Points may be redeemed for a variety of rewards, including cash, gift cards and merchandise. Points are worth 1 cent each when redeemed for cash, and cash redemptions are available in increments ranging from \$25 for 2,500 points to \$500 for 50,000 points
- Introductory rewards incentive – Regions Prestige comes with an enhanced introductory reward points offer of 10,000 bonus points when your net qualifying purchases made in the first 90 days total \$500 or more. Additionally, Regions Premium comes with an introductory points offer of 30,000 bonus points when your net qualifying purchases made in the first 90 days total \$2,000 or more<sup>15</sup>
- Fraud protection to detect unusual activity on your account
- EMV chip-enabled technology on every card – the new global standard for increased security
- A faster and easier way to make purchases online – load your Regions credit card to Visa Checkout, along with your Regions CheckCard and Now prepaid card. Visit [regions.com/visacheckout](https://regions.com/visacheckout) to get started
- More convenience by adding your Regions card to Apple Pay<sup>®</sup>, Google Pay<sup>™</sup> or Samsung Pay – just one tap of your device is all that's needed to make purchases at participating retailers or within merchant apps. No swiping required
- 24-hour customer service every day of the year

To view options for a Regions associate Visa credit card, visit the Consumer Credit Card Product page on [Life@Regions](mailto:Life@Regions).



## rewards

### Regions Relationship Rewards

lets you earn points when you have a qualifying Regions checking account and/or a Regions Prestige or Premium Visa Signature Credit Card with Relationship Rewards. You choose from an extensive variety of rewards, including cash, retail gift cards, merchandise, travel and more.

To begin earning points:

- **Enroll** – Visit any Regions branch or call 877-883-0599 to enroll your checking account. Each Relationship Rewards Credit Card is automatically enrolled.
- **Bank** – With a checking account, you earn points for many of your everyday banking activities, such as using Online Bill Pay, making deposits at ATMs and receiving monthly Online Statements.
- **Shop** – With a Relationship Rewards Credit Card, you earn points on qualifying purchases<sup>14</sup> including the purchases you already make every day.
- **Redeem** – Your points can be redeemed for cash, travel, merchandise, gift cards and more. And remember – the more you bank, the more points you earn.

To learn more about Regions Relationship Rewards, visit [regions.com/rewards](https://regions.com/rewards).

### Regions Cashback Rewards<sup>®</sup>

lets you earn cash back through Regions Online or Mobile Banking for qualifying purchases on your Regions CheckCard or Now Card at participating retailers.

- **Enroll** – When you have a Regions Visa CheckCard or Now Card and are enrolled in our Online or Mobile Banking service, you will automatically receive Cashback Rewards offers when you log in to that service.
- **Click** – Cashback Rewards offers from participating retailers are posted in Regions Online and/or Mobile Banking. Just click on an offer to activate it.
- **Shop** – After activating an offer, use your Regions Visa CheckCard or Now Card to complete the purchase with the retailer according to the terms of the offer.
- **Enjoy** – The Cashback Rewards you earn will automatically be deposited into your Regions checking account or loaded onto your Now Card.

Learn more about Regions Cashback Rewards at [regions.com/cashback](https://regions.com/cashback).

## mortgage loan discounts

All qualifying associates are eligible for mortgage discounts. Whether you're looking to buy a new house, a vacation home or to refinance to lower the monthly payments on your current house, these discounts make it easier than ever. Discounts are available on most Regions Mortgage loan products, with a limit of one discounted benefit per 12-month period.

- **Mortgage Fee Discounts:** 1% discount of mortgage fee amount is applied to origination, discounted fees or a combination of the two (only applicable to primary and secondary home transactions).
- **Homeownership 5 for 5 Loan Program:** If you meet certain criteria, you can qualify for up to \$5,000 on a purchase transaction to help with costs associated with buying a home.<sup>16</sup>
- **Free Homeownership Counseling:** Obtain helpful information about the home-buying process, identify which mortgage is best for you and how to be a responsible owner once you close on the loan.

View more information about associate homeownership benefits by visiting [Life@Regions > Human Resources > Homeownership](#).

**For more information or to apply, contact your local Mortgage Loan Originator, the Mortgage Home Loan Direct Center at 1.800.290.5490 or email [TeamGreenMortgage@regions.com](mailto:TeamGreenMortgage@regions.com).**



All qualifying associates are eligible for Mortgage discounts. Associates can use the discounts on either the purchase or refinance of their primary residence or second homes, and the discounts are available on most Regions Mortgage loan products. There is a limit of one discounted benefit in a 12-month period. See back cover for numbered disclosures. 5 for 5 second mortgage program is only available for purchase-money mortgage on a primary residence.

## home equity and personal loans and lines of credit

With special discounts for qualified associates, it's easy to put your home's equity to work.

### Home Equity Lines of Credit

- Lowest rate we offer at the time, regardless of credit score<sup>17</sup>
- 0.50% rate discount with auto debit from a Regions checking account for all Regions customers
- No closing costs on lines up to \$250,000 for all Regions customers

### Home Equity Loans

- Lowest rate we offer at the time, regardless of credit score<sup>17</sup>
- 0.50% rate discount with auto debit from a Regions checking account
- No closing costs on any amount

### Direct Loans and Lines Discounts

- Lowest rate we offer at the time, regardless of credit score<sup>17</sup>
- 0.50% rate discount with auto debit from a Regions checking account on loan amounts of \$5,000 or greater
- Loan processing fees waived up to \$150

## associate insurance program

Special program rates for associates are available through Travelers Insurance.\*

Regions Insurance benefits include:

- Convenient payment options, including payroll deduction and electronic funds transfer (a direct debit from an account or credit/debit card)
- Multi-policy discounts – save up to 15% by insuring both auto and home (based on state)
- 24/7 claim reporting



**For more information, contact your local agent.**

The Travelers associate program is not available in Louisiana. In Florida, only auto insurance is available through Travelers. Associates in Louisiana and Florida are still encouraged to call and explore options through other carriers offered by Regions Insurance.



## Free Financial Wellness

### Free Financial Education

Regions is committed to helping customers and our associates make smarter financial decisions so they can move their lives forward. As a Regions associate, you have access to Insights by Regions, a free online resource with financial tools, tips and calculators designed to help you make the best choices for you and your family. Get started at [regions.com/insights](https://regions.com/insights).

You can also log on to the Regions Financial Learning Center to increase your financial knowledge whenever it's most convenient for you. It includes a variety of money management topics, and each one takes less than 10 minutes to complete. Simply visit [regions.everfi.com](https://regions.everfi.com) to get started today.

### Technology Discounts

Get discounts on mobile phones, service plans and accessories, and desktop and laptop computers and accessories. To learn more, visit the Associate Benefits page on [Life@Regions > Human Resources > Associate Benefits](#).

For more information on program details, visit [Life@Regions > Technology > PCs, Printers and Other Technology Hardware > Associate Purchase Programs](#).

### Vendor Sponsored Associate Purchase Programs

Associates are eligible to receive discounted rates through vendors including:

- Apple®
- HP®
- Verizon Wireless®
- Sprint®
- Dell™
- Microsoft®
- AT&T®

### Exclusive Associate Phone Number

Associates can call 1-877-991-TEAM (8326) to speak with dedicated bankers in our Priority Banking Relationship Center and get a complimentary Personal Banking Review. Call anytime during our Priority Bankers Hours: Monday – Friday, 6 a.m. – 9 p.m. CT | Saturday, 8 a.m. – 5 p.m. CT | Sunday, 11 a.m. – 5 p.m. CT | Holidays, 8 a.m. – 5 p.m. CT.

### ezTax Service

All associates are eligible to take advantage of ezTax Service, a free, easy and convenient online program that will make filing your tax returns a breeze. To learn more, visit [regions.com/benefits/additional\\_benefits.rf](https://regions.com/benefits/additional_benefits.rf).

## see the good®

**Seethegood.com** was born out of the hearts and minds of Regions associates. We continue to be inspired by all of the good we see around us. So we came up with the idea of sharing the positive things we see and hear. Sharing the good so to speak. We hope our efforts inspire, enlighten, transform, and encourage. Good is really right in front of us all. All we have to do is see it.

### Hear Good Stories

Subscribe for weekly emails on [regions.doingmoretoday.com](https://regions.doingmoretoday.com) and stay up-to-date on the good going on all around us. Plus, you can share these inspiring stories with family and friends.

### Have a Good Story?

If you have an idea for a story about something that has inspired or moved you – a “good news” story of someone making life better for others, or the faithful dog you love, the good town you live in or even a great recipe for a dish you enjoy with family and friends – we invite you to share it with us. Please submit your brief story idea to [editor@doingmoretoday.com](mailto:editor@doingmoretoday.com), along with your contact information, and we'll take it from there.



**MEMBER FDIC** 2018 Regions Bank. FOR INTERNAL USE ONLY. Visit the TeamGreen Banking page on Life@Regions for the full list of perks you'll get when you bank with Regions, as well as terms and conditions of each benefit. \*To receive associate pricing, it is important for the associate to verbally disclose at the time of application or account opening that he/she is a Regions employee unless the associate is: opening an account via Life@Regions or the new hire portal; applying for a credit card using the associate credit card application on the TeamGreen banking page; or applying for a 5 for 5 mortgage loan. All loans and lines of credit are subject to credit approval. Regions reserves the right to change benefits or offers at any time. †Associates must be otherwise eligible for a Regions checking account in order to obtain an associate checking account (product type 083). ‡Associate is responsible for expedited and Check Protect shipping charges; associate is not charged for standard delivery. Limitations apply as to styles and quantities. †Overdraft Protection allows you to link your Regions checking account to a Regions savings, money market, credit card or line of credit account. If one or more transactions would overdraw your checking account, we will automatically transfer money to your checking account from your linked account, as provided in the Regions Deposit Agreement. On each day that funds are transferred, a transfer fee will be charged to your checking account, as provided in the Regions pricing schedule for that account. Transfers from a savings or money market account are subject to transaction limits and fees. Funds transferred from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account. Credit lines and credit cards are subject to credit approval. See your checking account Pricing Schedule for additional details. †If you have a LifeGreen Savings account and do not have an associate checking account, or if you close your associate checking account, Regions reserves the right to convert your LifeGreen Savings account to a Savings account. Regions will notify you in advance before account is converted. †A monthly automatic transfer of funds of at least \$10 from your Regions LifeGreen checking account to your LifeGreen Savings account for the 12 calendar months that precede the month of your anniversary date and is paid to your LifeGreen Savings account on the business day following the anniversary of account opening. Maximum annual savings bonus of \$100. Your LifeGreen Savings account must be open on the date the annual savings bonus is paid to receive the annual savings bonus. To open a new LifeGreen Savings account, you must make a minimum opening deposit of \$50 (or \$5 if you set up monthly automatic savings transfer from a Regions checking account at account opening). To qualify for the savings bonus, your monthly automatic savings transfer must be at least \$10 for each of the 12 months that precede the anniversary date of account opening. The Annual Percentage Yield (APY) for LifeGreen Savings accounts is determined by balance and as of April 1, 2017, was 0.01% on all balances. Regions may change the APY at any time. Fees may reduce your earnings. You are responsible for any tax due on any amount received under this offer. †Now Banking services may be subject to separate terms and conditions and additional fees and charges. Visit regions.com/nowbanking or see a Regions associate for details. †ATM fees charged by owners/operators of non-Regions ATMs may apply. †Regions Mobile Deposit requires enrollment in Online Banking and is subject to terms and conditions. Compatible device required. Carrier's message and data fees may apply. †Please refer to the Relationship Interest Rates for Time Deposits and Certificates of Deposit section of the pricing schedule for more information. †Subject to availability. †Credit cards are subject to credit approval and terms of credit card agreement. †To obtain this associate discount, associate must apply by printing application from Life@Regions and mailing it to Regions Bank, P.O. Box 830721, Birmingham, AL 35282, or faxing it to 205-261-0643. Discount does not apply to applications through OAO, branch or phone. †Qualifying purchases do not include purchases of items that can be traded right away for cash (such as wire transfers, money orders, travelers checks, lottery tickets or casino chips), any unauthorized purchases, or any fees or interest charges. †The amount of any returned purchase for which a credit is provided within the 90-day period will not count toward the amount needed to earn bonus points. If earned, bonus points will be awarded after the end of this 90-day period. †For complete details about the 5 for 5 program and availability of this \$5,000 second mortgage program to certain associates for purchasing a home to be your primary residence, please talk with a Mortgage Loan Originator or review materials available at Life@Regions. You must have total annual Regions qualifying income of \$75,000 or less and total qualifying household income of \$150,000 or less. You must be an active Regions associate for at least six months and in good standing, and you must receive approval for a purchase money mortgage loan on a primary residence through Regions Mortgage. Normal credit guidelines will apply, and all first-time homebuyers must complete a homeownership counseling course. 20% of the 5 for 5 second mortgage loan is forgiven each year you remain employed with Regions after the loan. The loan is subject to terms and conditions, and the proceeds may only be used as allowed under the program. Other restrictions apply based upon the type of the purchase money first mortgage involved. †Applicant must qualify based on credit policy guidelines and criteria. If approved, the lowest interest rate currently offered contingent upon the product, term, loan-to-value and lien position will be the approved rate regardless of the applicant's credit score.

\*Investment, Insurance and Annuity Products:

\*Insurance products provided through Regions Insurance, Inc., an affiliate of Regions Bank.

Are Not FDIC Insured | Are Not a Deposit | May Go Down in Value | Are Not Bank Guaranteed

Are Not Insured by Any Federal Government Agency | Are Not a Condition of Any Banking Activity