



Managing Your Regions Personal Checking Account

At Regions, we believe in making banking with us as simple as possible. So we've developed this guide with information and tips to help you get the most out of your checking account.

We hope you'll find this information both easy to understand and a valuable way to help you:

- See why keeping track of your available balance is so important
- Understand when deposits are available and when there might be holds

- See how we post transactions on your account
- Minimize common fees, including potentially costly overdraft fees

We're always ready to help answer any questions you may have about your account. So after you've had a chance to read this document, please feel free to visit your branch or call us at 1-800-REGIONS (734-4667) and one of our friendly associates will be glad to assist you. You can also find valuable information about all our products and services at regions.com.

As always, thank you for banking with Regions.



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How To Keep Track of Your Balances

Staying on top of your balance and transaction activity will help you avoid fees and better manage your finances.

| How To Keep Track | Regions Tip |
|---|--|
| <p>Keep your own records: Each time you make a transaction, record it and keep a running balance in your transaction register. Adding deposits and recording all withdrawals, including checks, ATM withdrawals, <u>CheckCard</u> purchases and automatic bill payments, helps ensure that your records are accurate and aids in balancing your account.</p> | <p>Record all transactions, not just checks, with the date and amount in your transaction register (or electronic equivalent).</p> |
| <p>Monitor your transaction activity: By reviewing your transaction history with some frequency (daily, weekly or monthly), you can be sure that you have recorded all of your transactions. By monitoring your account, you gain a better understanding of your balances and your pending and <u>posted transactions</u>.</p> | <p>When checking your transaction activity and balance through any Regions service (Online and Mobile Banking, 1-800-REGIONS, ATMs and branches), remember to subtract any transactions that you have initiated that have not posted to your account to know how much you have available to spend or withdraw.</p> |
| <p>Know your account balance: Before making a purchase, writing a check or making a withdrawal, check your account balance. Checking your account balance helps ensure that you have enough funds available before you spend.</p> | <p>Sign up for Online and Mobile Banking by visiting regions.com. Please note, the balance or recent activity provided in Online and Mobile Banking may differ from your records because it may not include deposits still being processed, outstanding checks or other outstanding withdrawals, payments or charges.</p> |

Funds Availability – Understanding when your deposits become available and why there may be holds

The first key to understanding funds availability is knowing the difference between current posted balance and available balance.

- **Current Posted Balance:** The balance in your account on a specific day. It does not reflect any pending (not yet posted) transactions.
- **Available Balance:** The amount of money in your account that you can use, spend or withdraw. Funds on hold from checks you have deposited are not available for immediate use. The available balance may increase or decrease throughout the day as the bank receives or recognizes transactions on your account. For additional details, please see our Deposit Agreement.

It is important to know your available balance because it determines whether you have enough funds to pay for a transaction. The funds available to you can be affected by the types of deposits you make as well as CheckCard transactions and the time of day in which they are conducted.

Deposit Holds: Let's look at deposits first. 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 cutoff times on next page). In most cases, funds from checks you deposit are available to you by the first business day after the business day we receive your deposit. Business days exclude Saturday, Sunday and federal holidays. In some cases, check deposits may be subject to deposit holds, which delay availability of funds. These holds are to help protect you and us from losses that could occur when a deposited item is returned. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you. Exceptions may apply. Please see the Funds Availability Policy in the Regions Deposit Agreement for complete details.

Example of a deposit made on a Monday without deposit holds:

| Type of Deposit | Where | When | Withdrawal Availability | Available to Cover Items Posting to the Account | Posting Date |
|--------------------------------|-------------------------------------|---------------|-------------------------|---|--------------|
| Cash Deposit or Funds Transfer | Branch, ATM, Online, Contact Center | Before Cutoff | Monday | Monday | Monday |
| | | After Cutoff | Monday | Tuesday | Tuesday |
| Non-Cash Deposit | Branch, ATM, Online, Contact Center | Before Cutoff | Tuesday | Monday | Monday |
| | | After Cutoff | Wednesday | Tuesday | Tuesday |

Example of a deposit made on a Friday without deposit holds:

| Type of Deposit | Where | When | Withdrawal Availability | Available to Cover Items Posting to the Account | Posting Date |
|--------------------------------|-------------------------------------|---------------|-------------------------|---|--------------|
| Cash Deposit or Funds Transfer | Branch, ATM, Online, Contact Center | Before Cutoff | Friday | Friday | Friday |
| | | After Cutoff | Friday | Monday | Monday |
| Non-Cash Deposit | Branch, ATM, Online, Contact Center | Before Cutoff | Saturday | Friday | Friday |
| | | After Cutoff | Tuesday | Monday | Monday |

Cutoff times:

| Where | When |
|---|--------------------------|
| Branch <ul style="list-style-type: none"> Cash deposits Non-cash deposits | Branch closing |
| Non-DepositSmart ATM | 8 p.m. Central Time (CT) |
| DepositSmart ATM | 8 p.m. Central Time (CT) |
| Contact Center (Automated) | 8 p.m. Central Time (CT) |
| Contact Center (Agent Assisted) | Close of business |
| Online and Mobile Banking | 8 p.m. Central Time (CT) |
| Real-Time Electronic Payments | 8 p.m. Central Time (CT) |

Regions Tip: Deposit holds are typically for two to five business days. However, direct deposits in most cases have no hold period, so you get your funds quickly and easily, and best of all, there’s no fee for direct deposit. To obtain more information and/or download the direct deposit form, visit regions.com/personal_banking/direct_deposit.rf.

Pending CheckCard Transactions:

Your funds availability may also be affected by pending CheckCard transactions. Generally, when you use your CheckCard to make a purchase:

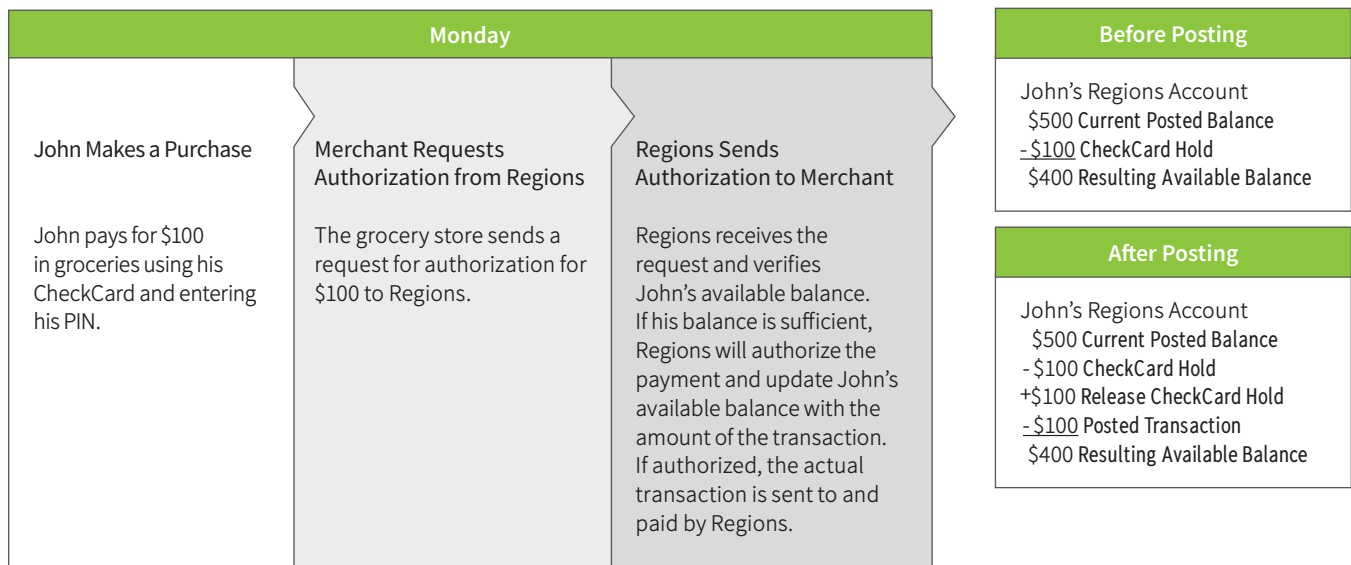
1. The merchant requests Regions to authorize the purchase.
2. If you have available funds, we will authorize the purchase and place a hold (pending transaction) on the available funds in your account for the amount of the authorization request. Held funds may not be available for other transactions.
3. The hold (pending transaction) will be released when the merchant submits the actual transaction for payment, or three business days after the authorization date, whichever occurs first.

Regions places these holds to help prevent overspending funds and because Regions has committed to paying the transaction. Note that on occasion, 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.

Let's look at some examples.

Example A:

John makes a purchase at a grocery store Monday morning using his CheckCard and entering his PIN.



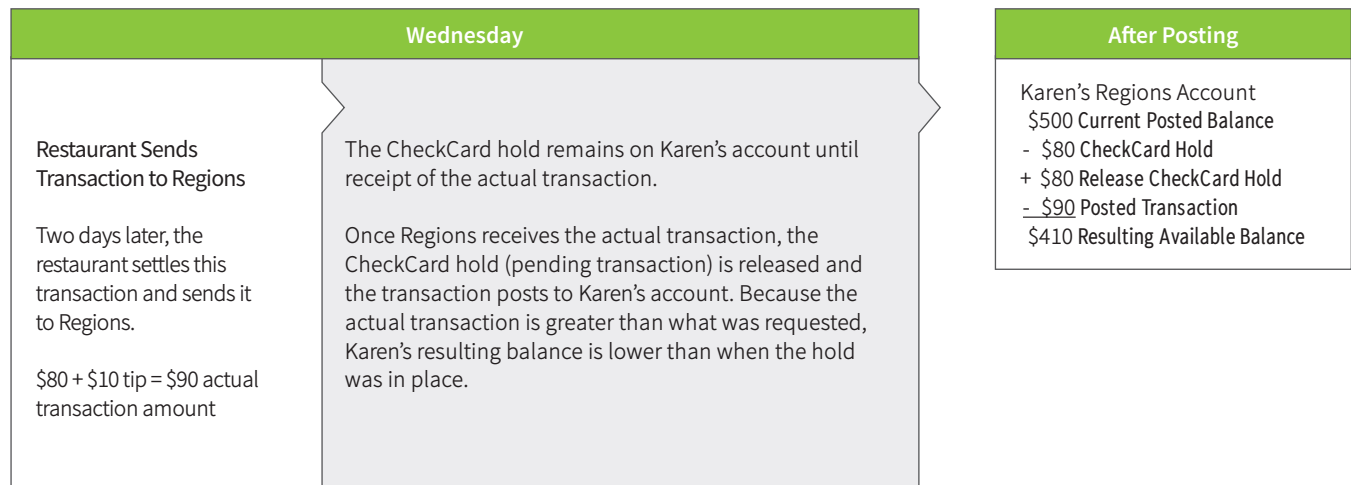
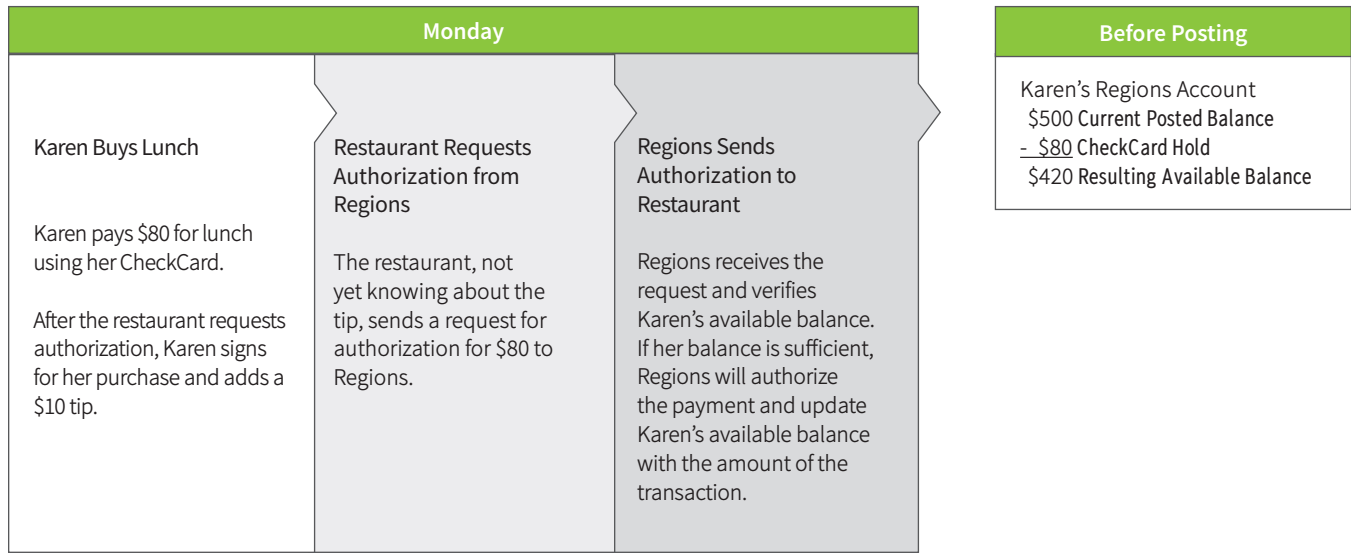
The CheckCard hold (pending transaction) affects John's available balance, leaving him with \$400 in his account to authorize/pay transactions the rest of the day. On Monday, he can log in to Regions Online Banking and see the CheckCard hold for \$100 in his "Pending Transactions" detail, and on Tuesday he can see it in his "Transactions" detail.

At the end of the day Monday, when Regions reconciles John's account, the \$100 CheckCard hold (pending transaction) will be removed and the actual transaction will post to the account.

| Example A Posting: | Monday | Tuesday | Wednesday |
|--------------------------------|--------|---------|-----------|
| Beginning Available Balance | \$500 | \$400 | \$400 |
| PIN CheckCard Hold – Groceries | -\$100 | | |
| Release Hold | +\$100 | | |
| Posted CheckCard – Groceries | -\$100 | | |
| Resulting Available Balance | \$400 | \$400 | \$400 |

Example B:

Karen buys lunch for herself and some friends at a restaurant on Monday using her CheckCard and signing the receipt.



The CheckCard hold (pending transaction) affects Karen's available balance, leaving her with \$420 to authorize/pay transactions until the restaurant sends Regions the actual transaction. During the day on Monday, Tuesday and Wednesday, Karen can log in to Regions Online Banking and see the CheckCard hold in her "Pending Transactions" detail, and after Wednesday she will be able to see it in her "Transactions" detail.

| Example B Posting: | Monday | Tuesday | Wednesday |
|---------------------------------------|--------|---------|-----------|
| Beginning Available Balance | \$500 | \$500 | \$500 |
| Signature CheckCard Hold – Restaurant | - \$80 | - \$80 | - \$80 |
| Release Hold | | | +\$80 |
| Posted CheckCard – Restaurant | | | -\$90 |
| Resulting Available Balance | \$420 | \$420 | \$410 |

Regions Tip: If you use your signature, these transactions can take up to three days before actually posting to your account. If you use your PIN, these transactions typically post to your account the same day, which may make it easier for you to keep track of your transactions and your balances.

How We Post Your Transactions

For each transaction you conduct during the day, whether it is a deposit, a purchase or a withdrawal, Regions will post cleared transactions to your account at the end of each business day. Because these transactions affect your available balance, it is important that you understand how we process them. Let's follow Marie's transaction activity during the day and how Regions processes those transactions that night.

Marie records each of her transactions in her transaction register, including automatic deposits and payments.

| AD – Automatic Deposit • AP – Automatic Payment • ATM – Cash Withdrawal • DC – Debit Card • FT – Funds Transfer • SC – Service Charge • TD – Tax Deductible | | | | | | | | | |
|---|------|----------------------------|------------------------------|----|---------------------|----|---------------------|----|--|
| NUMBER OR CODE | DATE | TRANSACTION DESCRIPTION | PAYMENT, FEE, WITHDRAWAL (-) | | DEPOSIT, CREDIT (+) | | \$ BALANCE \$500.00 | | |
| 101 | 12/1 | XYZ ELECTRIC | 50 | 00 | | | 450 | 00 | |
| ATM | 12/3 | ATM WITHDRAWAL | 100 | 00 | | | 350 | 00 | |
| DC | 12/3 | TARGET | 150 | 75 | | | 199 | 25 | |
| DC | 12/3 | LUNCH – THE SANDWICH SHOP | 25 | 25 | | | 174 | 00 | |
| AD | 12/3 | PAYCHECK DIRECT DEPOSIT | | | 500 | 00 | 674 | 00 | |
| FT | 12/3 | ONLINE TRANSFER TO SAVINGS | 100 | 00 | | | 574 | 00 | |
| AP | 12/3 | YMCA GYM MEMBERSHIP | 40 | 00 | | | 534 | 00 | |

At the end of the day on December 3, Regions processes these transactions, affecting Marie's account balance.

We start with your available balance, and then we post transactions in this way:

- First we add deposits and credits that are available to pay transactions.
- Next we subtract withdrawals, grouped by item category, in this order:
 - Wire transfers and certain commercial debits will post by the transaction date and time.
 - Money sent instantly through Zelle,^{®*} real-time electronic payments and internal account transfers made through Online and Mobile Banking (such as a transfer from a Regions checking account to a Regions savings account) will post by transaction date and time.
 - Checks will post in check number order.
 - Other electronic payments (for example, CheckCard, electronic bill payment transactions and recurring or future dated payments scheduled through the Zelle service) will post by transaction date and time.

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.

| Transaction | Cleared/Pending | Amount | Available Balance | Current Posted Balance |
|--|-----------------|-----------|-------------------|------------------------|
| Beginning Balance | | | \$500.00 | \$500.00 |
| CheckCard Purchase – The Sandwich Shop | Pending | -\$25.25 | \$474.75 | \$500.00 |
| Direct Deposit | Cleared | +\$500.00 | \$974.75 | \$1,000.00 |
| EB Transfer to Savings | Cleared | -\$100.00 | \$874.75 | \$900.00 |
| Check 101 | Cleared | -\$50.00 | \$824.75 | \$850.00 |
| ATM Withdrawal | Cleared | -\$100.00 | \$724.75 | \$750.00 |
| CheckCard Purchase – Target | Cleared | -\$150.75 | \$574.00 | \$599.25 |
| YMCA | Cleared | -\$40.00 | \$534.00 | \$559.25 |

Keep in mind that checks will post on the business day** they are received by Regions, not necessarily on the day you write the check. In addition, some CheckCard purchases may take up to three days before they post to your account, depending on how the transaction was conducted (use of signature vs. PIN) and how long it takes for the merchant to request payment.

Regions Tip: Keeping records of your transactions can help you minimize Paid Overdraft and Returned Item fees.

*Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.
**Checks received after the cutoff time will be processed the next business day. See "Cutoff Times" on page 3.

Understanding Overdrafts

Overdrafts occur when an item is presented for payment and you do not have enough funds available to cover the transaction. Fees may be charged even if the transaction was previously authorized against a positive available balance. Depending on your account elections and transaction behavior, the item may be paid by Regions or it may be returned unpaid.

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 options may be available to eligible customers. Funds from Overdraft Protection will be accessed before using Standard Overdraft Coverage.

Overdraft Protection:

- With Regions Overdraft Protection (ODP), your checking account is linked to a funding account at Regions, such as a deposit account (including a savings or money market account), credit card account or line of credit.
 - ODP may be used to authorize and/or pay CheckCard and ATM transactions in situations in which your checking account may not have sufficient available funds.
 - ODP may be used to pay checks, ACH transactions such as direct payments and electronic bill pay transactions, and other items when paying those items would overdraw the checking account.
- We generally transfer amounts from the funding account to the checking account in increments of \$100. If the amount available for Overdraft Protection in the funding account is less than \$100, or if the amount available for Overdraft Protection in the funding account is less than the \$100 increment that otherwise would be transferred to cover the overdraft, we will transfer the full amount available for Overdraft Protection in the funding account to the checking account.
- If the checking account still has an insufficient available balance to pay an overdraft item even after we transfer available funds from the funding account, we may return the item or pay it into overdraft. We may then charge the checking account a Paid Overdraft Item fee or a Returned Item fee, in addition to the daily ODP transfer fee.
- You must have an eligible Regions funding account to enroll in ODP. Transfers from another deposit account may be subject to transaction limits and excessive withdrawal fees. Credit accounts serving as funding accounts are subject to credit approval. Amounts advanced from a credit account for Overdraft Protection will accrue interest at the interest rate provided in the agreement for that account, and interest will begin to accrue the day the advance posts to your account. You should not assume we will use funds in the ODP funding account to authorize and pay transactions on the checking account until we notify you in writing that we have processed your request to enroll in ODP.

Standard Overdraft Coverage:*

- We may provide Standard Overdraft Coverage on your qualified checking account to cover transactions that exceed the combined available balance in your account and any funds available for Overdraft Protection, if applicable.
- Qualification for this coverage is determined at our discretion based on a variety of factors, including the age of the account, transaction history and account balance.
- Standard Overdraft Coverage has different applications:
 - We generally provide Standard Overdraft Coverage for check, ACH, and recurring CheckCard transactions on qualified checking accounts. If you do not want Standard Overdraft Coverage on these types of transactions, please contact your Regions Banker.
 - If an account is opted in to Standard Overdraft Coverage for ATM and everyday (non-recurring) CheckCard transactions, and if the account qualifies for Standard Overdraft Coverage, we may authorize those items into overdraft. We will charge Paid Overdraft Item fees when those transactions are paid into overdraft. If an account is not opted in to Standard Overdraft Coverage for such transactions, then we will not authorize the transactions into overdraft when requested.
 - Under some circumstances, payment network operations are such that we may pay certain everyday CheckCard transactions whether or not there are sufficient available funds in your account. We will charge Paid Overdraft Item fees for ATM and everyday (non-recurring) CheckCard transactions ONLY if you have opted in to Standard Overdraft Coverage for those types of transactions.

*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, you have too many overdrafts or if your account is new. If an everyday CheckCard or ATM transaction overdraws your account and you are not opted in, we will not charge the Paid Overdraft Item Fee for that item. For more information, please refer to "What You Need To Know About Overdrafts and Overdraft Fees," which you may find online at regions.com/coverage or by request at your Regions branch.

In order for Regions to authorize ATM and non-recurring everyday CheckCard transactions in an insufficient funds situation, you must provide Regions with your permission by electing to “[opt in](#).”

- You make your election at account opening and it can be changed at any time by:
 - Calling 1-800-947-BANK (2265)
 - Visiting a Regions branch near you
 - Using most Regions ATMs
 - Logging into Regions Online Banking and clicking on the Customer Service tab
- The last election made before 8 p.m. Central Time will be the election applied during processing for the following business day.
- Each item paid into overdraft with Standard Overdraft Coverage and each item returned due to insufficient funds is assessed a per-item fee.

Potential Fees Related to Overdrafts and Insufficient Funds:

Overdraft Protection Transfer Fee: Applies when you do not have sufficient available funds in your checking account to cover a transaction and you are enrolled in Regions Overdraft Protection. We will automatically transfer available funds from your funding account to your checking account. A fee of \$10 or \$12 per day (depending on your checking product type) will be charged each day you use Overdraft Protection.

Paid Overdraft/Returned Item Fee: Applies to any item presented against insufficient funds in your account, including a check, in-person withdrawal, ATM withdrawal, CheckCard transaction or withdrawal/transfer by any other manual or electronic means, even if the transaction was previously authorized against a positive available balance.

| Paid Overdraft Item Fee: \$36 per item | |
|--|---|
| This fee occurs when we pay a check or other withdrawal/transaction and there are not enough available funds in your account to cover the transaction. | As a customer benefit, Regions may pay your items into overdraft as opposed to returning them unpaid. This helps to avoid additional fees merchants may assess. |

| Returned Item Fee: \$36 per item | |
|--|--|
| When we do not pay a check or other payment/withdrawal, we will return it as unpaid. | Payments returned to merchants may result in additional fees from the merchant, such as returned item and late fees. |

| Regions limits Paid Overdraft and Returned Item fees you incur with the following practices | |
|---|--|
| We will charge you a combined total of no more than five (5) Paid Overdraft Item fees and Returned Item fees per day. | We offer a one-time refund, upon request, of the Paid Overdraft Item/Returned Item fees charged to your account based on one day’s processing. |

If you decide you do not want Regions Overdraft Protection or Standard Overdraft Coverage, your everyday CheckCard and ATM transactions will be declined when your account does not have enough available funds to cover an item. This will not prevent all overdrafts – it just means we will decline CheckCard transactions at the point of sale or withdrawal if the money is not available at the time of the transaction. However, if an everyday CheckCard or ATM transaction does overdraw your account, we will not charge a Paid Overdraft Item fee.

Regions Tip: Not spending more than you have is your best defense against overdraft fees, but mistakes happen and it is good to be prepared. Overdraft Protection often is your best option as a less expensive alternative to per-item fees.

Pulling It All Together

Following is an example of how three customers with the same expenses but different account management have very different outcomes.

| | Marie | John | Karen |
|---|--|---|--|
| | Very rarely checks her account balance and never balances her account. She elected to opt out of Standard Overdraft Coverage for ATM withdrawals and everyday CheckCard transactions and does not have Overdraft Protection. | Doesn't balance his account but occasionally looks at his balance and transactions online and has Overdraft Protection as a backup. | Is very diligent when it comes to keeping track of her transactions. She uses Online Banking frequently, receives online alerts and has Overdraft Protection as a backup. |
| DAY 1 | | | |
| Available Balance | \$200 | \$200 | \$200 |
| CheckCard Purchase: Groceries | (\$125) | (\$125) | (\$125) |
| Resulting Balance | \$75 | \$75 | \$75 |
| Everyone had funds available to cover their grocery purchases. | | | |
| DAY 2 | | | |
| Available Balance | \$75 | \$75 | \$75 |
| CheckCard Purchase: Movie Tickets | (\$30) | (\$30) | (\$30) |
| Resulting Balance | \$45 | \$45 | \$95 |
| Marie and John both had available funds to cover their movie purchases. | | | Karen also had available funds to cover her movie purchase, but because she keeps track of her account, she proactively transferred funds from her savings account to cover the cell phone payment she knows is going to clear the next day. |
| DAY 3 | | | |
| Available Balance | \$45 | \$45 | \$95 |
| Auto Draft: Cell Phone Payment Clears | (\$70) (\$36) Paid Overdraft Item Fee | (\$70) \$100 ODP Transfer (\$12) ODP Transfer Fee | (\$70) |
| Resulting Balance | (\$61) | \$63 | \$25 |
| | Marie's cell phone payment is paid by the bank using the Standard Overdraft Coverage for checks and non-CheckCard transactions, and she incurs a \$36 fee. However, this helps avoid late fees or returned item fees by the cell phone provider. | John's cell phone payment is paid using Overdraft Protection, which automatically transfers funds from his funding account when he is overdrawn. John's account was charged a \$12 transfer fee for using Overdraft Protection, which is less than the \$36 fee that Marie was charged. He also avoided any late fees or returned item fees by the cell phone provider. | By transferring funds on her own, Karen's cell phone payment is paid using available funds, and she does not incur any fees. |
| DAY 4 | | | |
| Available Balance | (\$61) | \$63 | \$25 |
| CheckCard Purchase: Lunch | Purchase is declined | (\$20) | (\$20) |
| Resulting Balance | (\$61) | \$43 | \$5 |
| | | John and Karen had available funds to cover their lunch purchases. | |
| Fees Paid | \$36 | \$12 | \$0 |

How To Minimize Some of the Most Common Fees

| Fee | How To Minimize |
|--|--|
| <ul style="list-style-type: none"> • Paid Overdraft Item Fee: An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we authorize/pay it for you. There is a fee assessed for each overdraft item we pay on your behalf. • Returned Item Fee: If you do not have sufficient available funds in your account to cover a transaction, the bank may return it unpaid. There is a fee assessed for each returned item, and merchant fees may apply. | <ul style="list-style-type: none"> • Use Online Banking and Mobile Banking with alerts and Telephone Banking to keep track of your balances and transactions. Visit regions.com to sign up for Online Banking, sign in to Online Banking to set up Mobile Banking with alerts, or give us a call at 1-800-REGIONS (734-4667). • Set up Overdraft Protection by linking your checking account to your Regions savings account, Money Market, credit card or personal line of credit. |
| <ul style="list-style-type: none"> • Monthly Fee: A monthly fee covers the cost of maintaining your checking account and providing account features and services. This fee is product specific and in some cases a waiver can be earned based on your banking behavior. | <ul style="list-style-type: none"> • Know what type of account you have and how you might qualify for a monthly fee waiver either through minimum balances or direct deposit. • Review how you use your account and then talk to a banker. There might be other products that better fit your needs and have a lower potential monthly fee. |
| <ul style="list-style-type: none"> • Other Bank ATM Fee: This fee is assessed when you use an ATM that is not a Regions ATM. | <ul style="list-style-type: none"> • Find a Regions ATM. • Get cash back when making a purchase. |

Glossary of Terms

| Term | Definition |
|---------------------------------|---|
| ACH Debit Hold | A hold that is placed on the available balance during the day for an automated clearinghouse (ACH) debit that will be posting to the account that night. |
| ATM Card | A card used to access funds solely through an ATM. These cards cannot be used for any transactions other than at an ATM. |
| Authorize | Permission from the bank to accept payment via CheckCard. Permission/authorization is given primarily based on account available balances. |
| Automatic Deposits | Deposits made electronically to an account via ACH. Payroll direct deposit is the most common example of an automatic deposit. |
| Automatic Withdrawals | Withdrawals made electronically from an account via ACH. A gym membership fee that is automatically withdrawn each month is an example of an automatic withdrawal. |
| Available Balance | The amount of money in your account that you can use, spend or withdraw. Funds on hold from checks you have deposited are not available for immediate use. The available balance may increase or decrease throughout the day as the bank receives or recognizes transactions on your account. For additional details, please see our Deposit Agreement. |
| CheckCard | A card used to access funds through an ATM or with a merchant at the point of sale. CheckCards have the Visa® logo and can be used anywhere Visa debit cards are accepted. |
| CheckCard Hold | A hold that is placed on the available balance to account for funds that have already been committed through a CheckCard purchase or withdrawal. This hold stays on the account until the merchant submits the actual transaction for payment, or three business days after the authorization date, whichever occurs first. |
| Current Posted Balance | The balance in your account on a specific day. It does not reflect any pending (not yet posted) transactions. |
| Cutoff Time | The hour at which the business day ends for the posting of deposits and withdrawals. For example, if you make a deposit before cutoff time, we consider that to be the day of the deposit. If you make a deposit after cutoff, we consider that deposit to be made on the next business day we are open. |
| Deposit Hold | A hold that is placed if we do not make all the funds that you deposit by check available to you. Deposit holds have an impact on the available balance. |
| Everyday CheckCard Transactions | Daily purchases you make with your CheckCard. Examples include making a purchase at a store, restaurant, gas station or online. |
| Losses | When the customer or the bank is impacted by the loss of funds, either through fraud or error. |
| Opt In | Providing the bank with permission to authorize ATM and everyday CheckCard transactions when the account has insufficient funds and the transaction may result in a fee. |
| Opt Out | Withholding permission for the bank to authorize ATM and everyday CheckCard transactions when the account has insufficient funds and the transaction may result in a fee. |
| Overdraft | Occurs when an item is presented for payment and there are insufficient funds in the account. |
| Pending Transactions | Transactions that the bank knows about, but which have not yet posted to the account. |
| Posted Transactions | Transactions that have come through for processing/payment and are considered “cleared.” |
| Real-Time Electronic Payments | Payments made through certain electronic payment networks in which the bank may participate that facilitate instantaneous or real-time settlement of fund transfers. |

For a copy of a Regions Quick Guide to your personal checking account, please visit the “Personal Checking” section of [regions.com](https://www.regions.com).

