The Regions Now Card® is a reloadable Visa® Prepaid Card. You can load funds to your card as often as you wish, up to the maximum permitted balance (see page 2).

- You can use your Regions Now Card to make purchases and other payments, in stores and online, virtually anywhere Visa debit cards are accepted.
- With a Personal Identification Number (PIN) you can access cash at ATMs or by selecting the “Debit” option when making a purchase and requesting cash back.
- You can add additional cardholders to your Regions Now Card at no additional cost. Each additional cardholder can load funds on the card and also can access the full balance on your Regions Now Card. For example, if you load $50 to the card, any additional cardholder can use that $50.
- There are no overdraft fees.
- With Regions Cashback Rewards®, you can earn cash back on offers activated in Regions Online and Mobile Banking for eligible purchases with your Now Card.

Loading money

- Load cash at any Regions branch, DepositSmart ATM or Visa ReadyLink location.
  - Visit a Visa ReadyLink Location at participating merchants where you see the ReadyLink symbol. To find out more information on merchants participating in this shared reload network and how ReadyLink works, visit visa.com/readylink.
- Transfer available funds from a Regions deposit account to your card at a Regions Branch, through Regions’ automated phone system, or using Regions Online or Mobile Banking.*
- Arrange direct deposits from your employer, government benefits agency or other payor. Simply provide the payor with your Now Card routing number and card number (see page 2).
- Use Regions Mobile Deposit on your mobile device to load funds from a check to your card.*

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

### KEY FACTS

<table>
<thead>
<tr>
<th>Description</th>
<th>The Regions Now Card® is a reloadable Visa® Prepaid Card. You can load funds to your card as often as you wish, up to the maximum permitted balance (see page 2).</th>
</tr>
</thead>
</table>
| Features    | • You can use your Regions Now Card to make purchases and other payments, in stores and online, virtually anywhere Visa debit cards are accepted.  
  • With a Personal Identification Number (PIN) you can access cash at ATMs or by selecting the “Debit” option when making a purchase and requesting cash back.  
  • You can add additional cardholders to your Regions Now Card at no additional cost. Each additional cardholder can load funds on the card and also can access the full balance on your Regions Now Card. For example, if you load $50 to the card, any additional cardholder can use that $50.  
  • There are no overdraft fees.  
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| Loading money | • Load cash at any Regions branch, DepositSmart ATM or Visa ReadyLink location.  
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  • Transfer available funds from a Regions deposit account to your card at a Regions Branch, through Regions’ automated phone system, or using Regions Online or Mobile Banking.*  
  • Arrange direct deposits from your employer, government benefits agency or other payor. Simply provide the payor with your Now Card routing number and card number (see page 2).  
  • Use Regions Mobile Deposit on your mobile device to load funds from a check to your card.* |

### SELECTED CARD FEES

Additional fees apply. For a full list of fees, refer to the List of All Fees found in the Regions Now Card Terms and Conditions located at regions.com/nowcard.

<table>
<thead>
<tr>
<th>Monthly fee</th>
<th>$5 – waived for any monthly statement period in which 7 purchases post to your card</th>
</tr>
</thead>
</table>
| Load funds  | • Cash load: $0  
  • Funds transfer: $0  
  • Direct deposit: $0  
  • Regions Mobile Deposit: 1% to 4% of check amount, depending on check type ($5 minimum fee)* |
  *Requires a compatible device and enrollment in Online Banking. Your mobile carrier’s messaging and data fees may apply. |
| Spending money & getting cash | • Card purchases: $0  
  • International transactions (purchases and teller withdrawals): 3% of the U.S. dollar amount of each transaction  
  • Regions ATM withdrawal/balance inquiry: $0  
  • Non-Regions ATM withdrawal/balance inquiry: $2.50  
  • International ATM withdrawal/balance inquiry: $5 |

(Continued on next page)
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 Regions Now Card. Please refer to the Regions Now Visa Prepaid Card Terms and Conditions and related disclosures for the legal terms and conditions of your Regions Now Card. Other products and services described in this Guide may be subject to separate terms and conditions.