



# 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](http://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><b>Keep your own records:</b> 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><b>Monitor your transaction activity:</b> 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><b>Know your account balance:</b> 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 <a href="http://regions.com">regions.com</a>. 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, as well as the projected 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.
- **Projected Available Balance:** Your estimated available balance after the next nightly posting. This amount is based on your transaction activity that we know about. Deposits made after 8 p.m. Central Time are included in your projected available balance, but funds from those deposits may not be available to cover transactions until the following business day's nightly posting.

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 holds, which delay availability of funds. These holds are to help protect you and us from losses that could occur when a deposit 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 provide you with an official notice explaining the hold in more detail, and we may also email you a courtesy alert if we have your valid email address. 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"> <li>Cash deposits</li> <li>Non-cash deposits</li> </ul>	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](https://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:

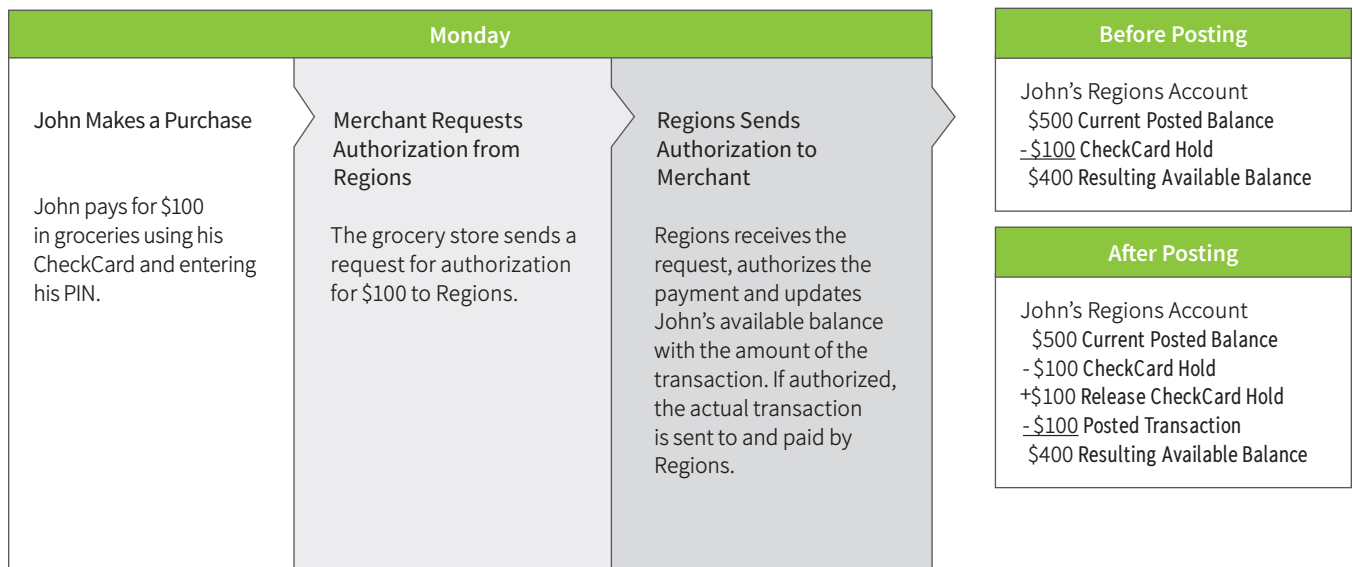
1. The merchant requests Regions to authorize the purchase.
2. Depending on your available funds or whether you are opted in to overdraft coverage, we will authorize the purchase and place a hold (pending transaction) on the available funds in your account for the amount of the authorization request. 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.



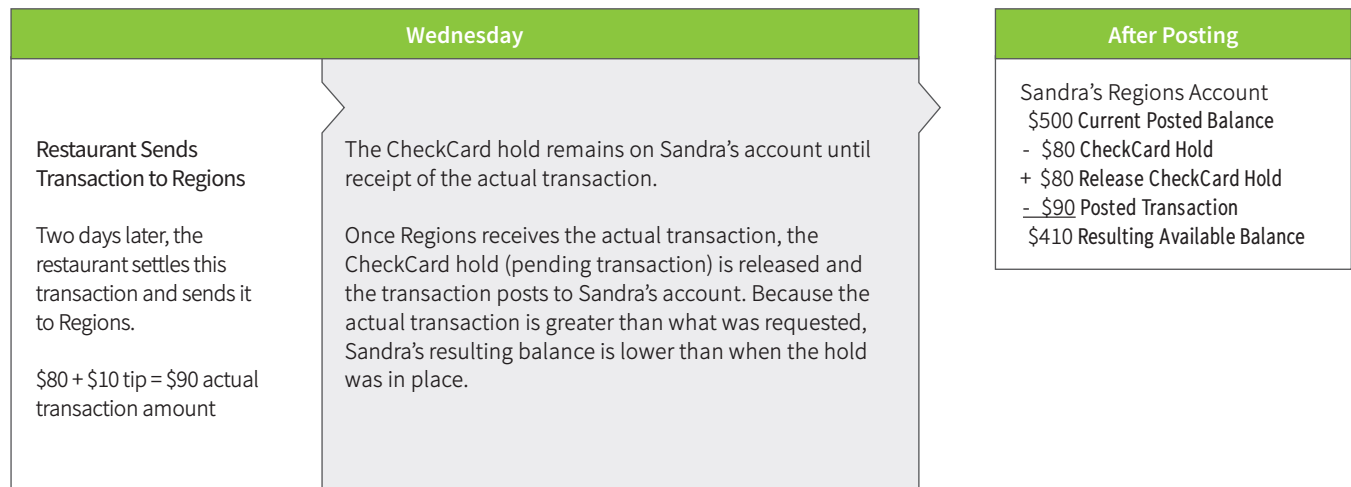
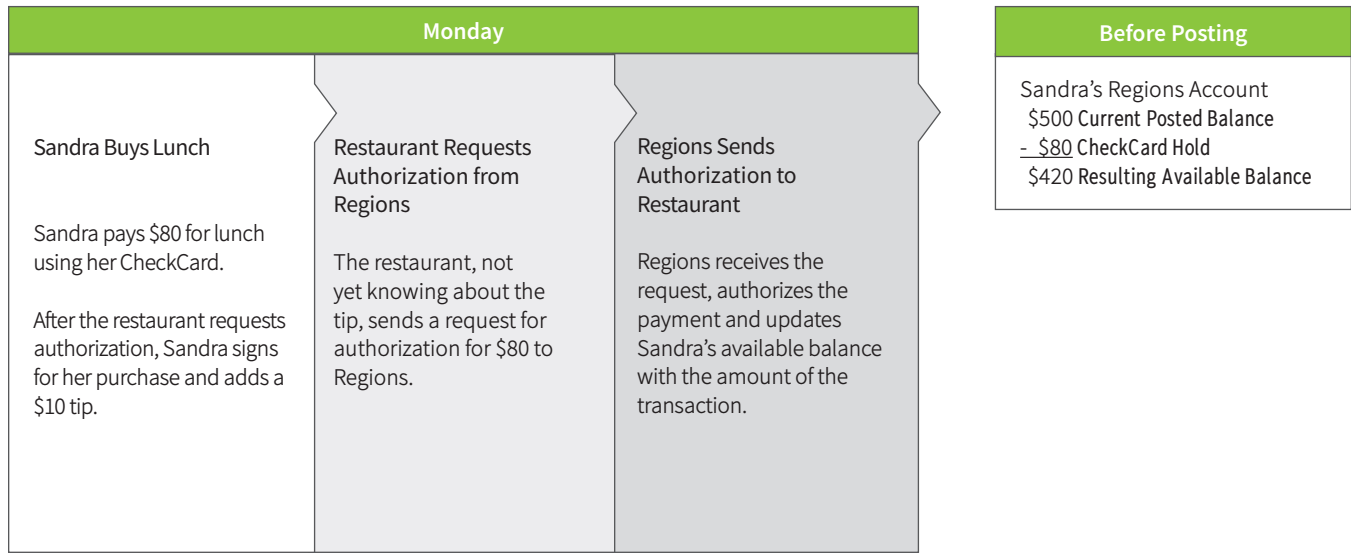
The CheckCard hold (pending transaction) affects John's available balance, leaving him with \$400 in his account to authorize/pay transactions the rest of the day. On Monday, he can log in to Regions Online Banking and see the CheckCard hold for \$100 in his "Pending Transactions" detail, and on Tuesday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

Sandra 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 Sandra's available balance, leaving her with \$420 to authorize/pay transactions until the restaurant sends Regions the actual transaction for payment. During the day on Monday, Tuesday and Wednesday, Sandra 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 and pending transactions to your account as reflected in your available balance. At the end of each day during nightly posting, we will use your available balance to pay your transactions. Because the order in which these transactions are posted will 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 processed those transactions that night.

Marie recorded each of her transactions in her transaction register in the order they occurred, 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	

Regions received these transactions throughout the day on December 3 in the same order in which Marie recorded them. At the end of the day on December 3, Regions processed these transactions, affecting Marie's available balance.

We start with your 3 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 general debits, withdrawals and CheckCard holds in the time order we receive them or authorize them, which could be different from the order in which they were made. To help us post items in the correct order, most transactions receive an internal "time stamp" indicating when our banking systems received them. If multiple checks and electronic items have the same time stamp, we will post the electronic transactions first by low-to-high transaction amount, followed by checks in low-to-high check-number order. Items without a time stamp will be posted after all other items using the same process.

Transaction	Cleared/Pending	Amount	Available Balance	Current Posted Balance
Beginning Balance			\$500.00	\$500.00
Direct Deposit	Cleared	+ \$500.00	\$1,000.00	\$1,000.00
Check 101	Cleared	- \$50.00	\$950.00	\$950.00
ATM Withdrawal	Cleared	-\$100.00	\$850.00	\$850.00
CheckCard Purchase – Target	Cleared	-\$150.75	\$699.25	\$699.25
CheckCard Hold – The Sandwich Shop	Pending	-\$25.25	\$674.00	\$699.25
EB Transfer to Savings	Cleared	- \$100.00	\$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 Item Fees.

\*Checks received after the cutoff time will be processed the next business day. See "Cutoff Times" on page 3.



## Understanding Overdrafts and Insufficient Funds

Sometimes you may face a situation where your needs are greater than the money you have at the time, and you may not have enough funds to cover a transaction that posts to your account. When this occurs, we may pay the item, resulting in an overdraft, or return it unpaid due to insufficient funds. Whether we pay the item into overdraft or return it may depend on factors like whether you have funds available through Overdraft Protection, as well as your Standard Overdraft Coverage election and any amount of coverage we may provide on your account (see Standard Overdraft Coverage section for details). If we pay the item, we will access funds from Overdraft Protection if you have that service before using Standard Overdraft Coverage.

Please be aware that you may incur fees for using Standard Overdraft Coverage, as explained in the following sections. Please contact a Regions Banker to discuss less expensive options such as opting out.

### 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 \$10. If the amount available for Overdraft Protection in the funding account is less than \$10, or if the amount available for Overdraft Protection in the funding account is less than the \$10 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. We do not charge a transfer fee for Overdraft Protection transfers.
- 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. If we pay the item, we may then charge the checking account a Paid Overdraft Item Fee. Regions will not charge you a fee for returning the item unpaid, but merchant fees may apply.
- You must have an eligible Regions funding account to enroll in ODP. 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 to opt out of all Standard Overdraft Coverage (“opt out all”). Please note you cannot opt out of overdrafts for recurring transactions.
  - 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 and will not charge a fee.
  - 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 and the transactions were authorized into overdraft.

\*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](https://www.regions.com/coverage) or by request at your Regions branch. The Regions Now Checking® account is subject to special terms and conditions regarding Overdraft Protection and Standard Overdraft Coverage, and those terms and conditions may differ from the information provided in this guide. Regions Now Checking customers should refer to the terms and disclosures for their account, or talk to a Regions Banker for information regarding Overdraft Protection for Now Checking.

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.

**Potential Fees Related to Overdrafts:**

**Paid Overdraft 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.

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.	Regions may pay your items into overdraft as opposed to returning them unpaid. Please note that we won’t charge an overdraft fee on a CheckCard transaction if you had enough funds available at the time the transaction was authorized.

Regions limits Paid Overdraft Item Fees you incur with the following practices	
We will charge you no more than three (3) Paid Overdraft Item Fees per day. When the available balance in your personal account is overdrawn by \$5 or less after end-of-day processing, we will not charge you a Paid Overdraft Item Fee for items that post that day.	We offer a one-time refund, upon request, of the Paid Overdraft Item Fees charged to your account based on one day’s processing.

Regions Overdraft Grace*	
Regions Overdraft Grace gives you an opportunity to avoid Paid Overdraft Item Fees if you overdraw your account. When the available balance in your personal account is overdrawn by more than \$5 after end-of-day processing, we will waive Paid Overdraft Item Fees if by 8 p.m. Central Time on the next following business day you make a deposit or transfer funds to your account sufficient to bring your available balance to an amount equal to or greater than negative \$5 (-\$5) after end-of-day processing on that next following business day.	
Details about Regions Overdraft Grace can be found in the pricing schedule for your account.	
<small>*Regions Overdraft Grace is not available with Regions Now Checking® or Regions SafeGuard Checking.</small>	

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 may not prevent all overdrafts – it just means we will attempt to decline CheckCard transactions at the point of sale or withdrawal if the money is not available at the time of the transaction. However, if you are opted out of Standard Overdraft Coverage and 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	Sandra
	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 \$130 in his savings account for 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.
<b>DAY 1</b>			
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.			
<b>DAY 2</b>			
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.			Sandra 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.
<b>DAY 3</b>			
Available Balance	\$45	\$45	\$95
Auto Draft: Cell Phone Payment Clears	(\$70) (\$36) Paid Overdraft Item Fee	(\$70) \$30 ODP Transfer	(\$70)
Resulting Balance	(\$61)	\$5	\$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 not charged a transfer fee for using Overdraft Protection. He also avoided any late fees or returned item fees by the cell phone provider.	
			By transferring funds on her own, Sandra's cell phone payment is paid using available funds, and she does not incur any fees.
<b>DAY 4</b>			
Available Balance	(\$61)	\$5	\$25
CheckCard Purchase: Lunch	Purchase is declined	(\$20) \$20 ODP Transfer	(\$20)
Resulting Balance	(\$61)	\$5	\$5
Marie's CheckCard purchase for lunch is declined due to insufficient funds. She did not elect to have Standard Overdraft Coverage for ATM withdrawals and everyday CheckCard transactions.		John and Sandra had available funds to cover their lunch purchases.	
Fees Paid	\$36	\$0	\$0

## How To Minimize Some of the Most Common Fees

Fee	How To Minimize
<ul style="list-style-type: none"> <li>• <b>Paid Overdraft Item Fee:</b> An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction at posting, but we pay it for you. A fee up to an established daily limit is assessed for each overdraft item we pay on your behalf. Please note that we won't charge an overdraft fee on a CheckCard transaction if you had enough funds available at the time the transaction was authorized.</li> </ul>	<ul style="list-style-type: none"> <li>• Use Online Banking and Mobile Banking with alerts and Telephone Banking to keep track of your balances and transactions. Visit <a href="http://regions.com">regions.com</a> 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).</li> <li>• Set up Overdraft Protection by linking your checking account to your Regions savings account, Money Market, credit card or personal line of credit.</li> <li>• Through Regions Overdraft Grace, make a sufficient deposit or transfer to your checking account by 8 p.m. Central Time the next following business day to avoid overdraft fees.*</li> </ul> <p><small>*Regions Overdraft Grace is not available with Regions Now Checking® or Regions SafeGuard Checking.</small></p>
<ul style="list-style-type: none"> <li>• <b>Monthly Fee:</b> 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.</li> </ul>	<ul style="list-style-type: none"> <li>• Know what type of account you have and how you might qualify for a monthly fee waiver either through minimum balances or direct deposit.</li> <li>• 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.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Other Bank ATM Fee:</b> This fee is assessed when you use an ATM that is not a Regions ATM.</li> </ul>	<ul style="list-style-type: none"> <li>• Find a Regions ATM.</li> <li>• Get cash back when making a purchase.</li> </ul>

## 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	Electing to have Standard Overdraft Coverage for all ATM, CheckCard, check and ACH transactions.
Opt Out	Declining Standard Overdraft Coverage for ATM and everyday (non-recurring) CheckCard transactions. Standard Overdraft Coverage will apply to check, ACH and recurring CheckCard transactions.
Opt Out All	Declining Standard Overdraft Coverage for all transactions. Checks and ACH items that exceed your account's available balance may be returned. Merchant fees may apply. Recurring CheckCard transactions may still overdraft your account, resulting in a Paid Overdraft Item Fee.
Overdraft	Occurs when an item is presented for payment and there are insufficient funds in the account. Please note that we won't charge an overdraft fee on a CheckCard transaction if you had enough funds available at the time the transaction was authorized.
Pending Transactions	Transactions that the bank knows about, but which have not yet posted to the account.
Projected Available Balance	Your estimated available balance after the next nightly posting. This amount is based on your transaction activity that we know about. Deposits made after 8 p.m. Central Time are included in your projected available balance, but funds from those deposits may not be available to cover transactions until the following business day's nightly posting.

## Glossary of Terms (Continued)

Term	Definition
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).

