

Consumer Banking

More than a bank – your resource for smart financial decisions.

At Regions, we're here to provide you with exactly what you need to help you achieve your financial goals. We start by listening to you and introducing you to the solutions we can offer so you can confidently take your next step. In the next few pages, you will learn about some of these solutions:

Everyday Banking introduces you to our different checking accounts as well as the convenience tools and rewards programs available. You will also find out about Regions Now Banking[®], which can provide you with immediate access to your money, with or without a checking account.

Savings Plans show you the unique savings accounts we offer to help you reach your savings goals, as well as other benefits of saving with Regions.

Borrowing Smarter covers the multiple ways that Regions can help you make smarter decisions when it comes to making life's big purchases or obtaining credit.

Planning for Unexpected Events explains the protective tools that Regions offers to keep you and your finances out of harm's way during an emergency.

Ultimately, we're here to help you bank, save, borrow and plan with ease and purpose. That's the Regions difference.

Visit a branch, call [1.800.regions](tel:1800regions) or visit regions.com to learn more.



Follow us for helpful tips and information.



REGIONS

It's time to expect more.

Everyday Banking

Staying on top of your finances is the first step in becoming smarter about your money. With Regions, it's easier than ever. When you bank with us, you'll be able to manage your accounts whenever and wherever you like.






Checking

Your checking account is the heart of your day-to-day finances. Your Regions Banker is here to help you decide which of our checking accounts will be the perfect fit for the way you live. Whether you write a lot of checks or prefer to bank online, Regions offers several checking options with a variety of features. For more information on these accounts, please see details on the next page.

Convenience Services

You can count on us to provide you with a combination of simple and safe technologies and personal service to make managing your financial life convenient. Your **Regions Visa® CheckCard**

makes completing your everyday purchases simple and secure. With **Regions RewardsSM** you can earn cash back, credited directly to your checking account, on qualifying CheckCard purchases after activating offers in Online and Mobile Banking. You can also earn points on qualifying purchases made with your **Regions Visa Credit Card** and on other daily banking activities conducted with your Regions checking account! And if you need to withdraw funds or deposit checks and cash, look for a **Regions DepositSmart ATMSM** near you. We'll also help you set up **Regions Mobile Banking²** with features like mobile deposit and alerts, as well as **Online Banking with Bill Pay³** and we'll introduce you to a great way to budget and set goals with **My GreenInsights**.




REGIONS CHECKING			
<p>All Regions checking accounts offer these great features:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Online Banking with Bill Pay and Online Statements³</p> </div> <div style="text-align: center;">  <p>Mobile Banking²</p> </div> <div style="text-align: center;">  <p>Access to more than 2,000 ATMs</p> </div> <div style="text-align: center;">  <p>Regions Visa CheckCard</p> </div> <div style="text-align: center;">  <p>Regions Rewards: Cash Back or Points¹</p> </div> </div> <p style="text-align: center;">Regions My GreenInsights • Discount on safe deposit box⁴ • Multiple Overdraft Protection options⁵ • Discount on checks</p>			
LifeGreen® Checking	LifeGreen eAccess Account®	LifeGreen Simple Checking	LifeGreen Preferred Checking®
<p>This account is for you if: You have direct deposit and want unlimited check writing.</p>	<p>This account is for you if: You do most of your banking online, with little check writing.</p>	<p>This account is for you if: You want the same great LifeGreen Checking account features with a flat monthly fee.</p>	<p>This account is for you if: You want to earn interest and enjoy the other added benefits of maintaining a deeper relationship with Regions.</p>
<p>Additional Features:</p> <ul style="list-style-type: none"> • Unlimited check writing • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ 	<p>Additional Features:</p> <ul style="list-style-type: none"> • No fee for first three checks per statement cycle, then \$0.50 per each additional check⁶ • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ 	<p>Additional Features:</p> <ul style="list-style-type: none"> • Unlimited check writing • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ 	<p>Additional Features:</p> <ul style="list-style-type: none"> • Interest-bearing checking • Platinum Relationship Money Market available with no monthly fee • No Regions ATM fee on two non-Regions ATM transactions per statement cycle⁹ • No fee for travelers checks, cashier's checks and money orders • Unlimited check writing • Paper statements at no additional charge
<p>No Monthly Fee with:</p> <ul style="list-style-type: none"> • \$1,500 average monthly statement balance OR • Direct deposit (payroll or government) per statement cycle of at least \$500 single deposit (\$300 for 62+ LifeGreen Checking) or \$1,000 combined direct deposits <p>Otherwise:</p> <ul style="list-style-type: none"> • \$8 per month with online statements⁷ OR • \$10 per month with paper statements (without check images) <hr/> <p>LifeGreen Checking for Students</p> <p>No Monthly Fee</p> <ul style="list-style-type: none"> • Account available to customers 25 years of age or younger (paper statements without check images available for \$2 a month) 	<p>No Monthly Fee with:</p> <ul style="list-style-type: none"> • Any combination of least 10 Regions CheckCard and/or credit card purchases per statement cycle⁸ <p>Otherwise:</p> <ul style="list-style-type: none"> • \$8 per month with online statements³ (paper statements without check images available for an additional \$2 a month) 	<p>Monthly Fee:</p> <ul style="list-style-type: none"> • \$5 per month with online statements³ OR • \$7 per month with paper statements (without check images) 	<p>No Monthly Fee with:</p> <ul style="list-style-type: none"> • \$5,000 average monthly statement balance OR • \$25,000 combined balance in checking, savings, money market, CDs, IRAs OR • Certain qualifying first-lien home mortgage loans¹⁰ OR • \$25,000 in outstanding combined balances in certain qualifying personal loans, in good standing¹¹ <p>Otherwise:</p> <ul style="list-style-type: none"> • \$18 per month
<p>Minimum Deposit To Open: \$50</p>	<p>Minimum Deposit To Open: \$50</p>	<p>Minimum Deposit To Open: \$50</p>	<p>Minimum Deposit To Open: \$50</p>

Everyday Banking (continued)

Now Banking

Whether or not you have a Regions Bank account, there are times when you need access to your money now. When you do, Regions Now Banking® is a quick, safe and convenient way to manage your cash. Regions is here to cash your checks or provide you with a reloadable Visa prepaid card – the

Regions Now Card® We can also help you start a savings plan with **Now Savings**, purchase **money orders** without a checking account, or quickly pay bills or send money with Western Union. So no matter how you choose to bank, we offer services to fit your needs.

REGIONS NOW BANKING				
Your Regions Now Card comes with these great features:		 Online Banking with Online Statements ³	 Mobile Banking ²	 Access to more than 2,000 ATMs
Now Card	Now Savings	Check Cashing	Western Union	
<p>This card is for you if: You want a smart way to manage your money that's better than cash. It's safe, secure and easy to use – and there are no overdraft fees.</p>	<p>This savings plan is for you if: You have a Now Card and want an easy way to put money aside and earn interest.</p>	<p>This service is for you if: You want immediate access to the funds from your check.</p>	<p>This service is for you if: You want to send or receive money through Western Union or have a bill payment to make at the branch.</p>	
<p>Features:</p> <ul style="list-style-type: none"> • Reloadable card can be used anywhere Visa debit cards are accepted • No overdraft fees • Track your purchases and balance with Online and Mobile Banking² • Load the card at a Regions branch or DepositSmart ATM, or through Visa ReadyLink network or Regions Mobile Deposit (\$10 load minimum) • Access to Regions My GreenInsights and Cashback Rewards¹, located in Online Banking 	<p>Features:</p> <ul style="list-style-type: none"> • Easy to set up • Option to earn a 1% annual savings bonus¹² (up to \$100 per year) • Earn a \$1 builder bonus each month you make at least a \$5 deposit and have no withdrawals¹² 	<p>Features:</p> <ul style="list-style-type: none"> • Cash checks at a branch with or without a checking account • If you have a checking account or Now Card, you can also cash or deposit most checks for immediate availability at DepositSmart ATMs or with Regions Mobile Deposit • Cash most checks: handwritten, out-of-state, two party, insurance, tax refunds, business, government, and payroll – and get your cash immediately 	<p>Features:</p> <ul style="list-style-type: none"> • No checking account required for branch transactions • Domestic and international transfers at branch or through Regions Online Banking • Pay bills at the branch or through Regions Online Banking • Urgent bill payment delivery options available for many local/national payees⁹ 	
<p>Fees:</p> <ul style="list-style-type: none"> • \$4 Issuance Fee for new cards (no fee with Regions check cashing) • \$5 Monthly Fee (waived with \$500 combined monthly direct deposits) • \$3 Load Fee at Regions branch (no fee with Regions check cashing) • No Load Fee for loads through direct deposits, Regions DepositSmart ATMs or Online Banking • No charge for Regions ATM withdrawals or balance inquiries 	<p>Fees:</p> <ul style="list-style-type: none"> • No monthly fee while Now Card is active¹³ • No charge for three withdrawals per month (otherwise, \$3 per withdrawal) • No charge for online statements (paper statements available for an additional \$2 per month) 	<p>Fees:</p> <p>Pay a percentage of the check amount:</p> <ul style="list-style-type: none"> • Between 1% and 3% on checks (\$2 minimum on Regions checks and \$3 minimum on non-Regions checks) • 5% on money orders (\$3 minimum fee) • You may be able to avoid check cashing fees for Regions checks if you have a Regions deposit account. See a Regions associate for details. 	<p>Fees:</p> <ul style="list-style-type: none"> • Money Transfer and Bill Payment Fees depend on amount sent, destination and service option selected. See Western Union Money Transfer Form and Payments Form for terms and conditions.⁸ 	

Savings Plans

During your lifetime, you'll have many different kinds of saving goals. Saving for your first house, for your children's education, for retirement and even just saving for a rainy day takes different tools and strategies. At Regions, our bankers are here to help you sort them out.

Savings Accounts, Money Markets, CDs and IRAs

When you speak to your Regions Banker about your savings goals, they will be able to draw from a wide variety of accounts with competitive interest rates to help you achieve both your short-term and long-term objectives.

Online Banking and Automatic Transfer





With **Regions Online Banking**, you can keep track of your savings progress anytime. And we offer an automatic transfer option to your savings account to help you make a worry-free commitment to saving.³

Investment Options and Annuities

We can help you plan for the future and gain peace of mind during retirement*.

My GreenInsights

Setting savings goals and tracking your progress toward them has never been easier than with our exclusive Online Banking financial management tools – **My GreenInsights**. They are available to any Regions savings customer.

SAVINGS PLANS		
Regions savings accounts offer these great features:	 Earn Interest	 Automatic Savings Program
		 Use for Overdraft Protection ⁵
		 Online Banking ³
Discount on safe deposit box ⁴ • My GreenInsights		
LifeGreen® Savings	Savings for Minors	Platinum Relationship Money Market
This account is for you if: You're looking for a simple way to put money aside and transfer funds from your LifeGreen checking account.	This account is for you if: You need a free way to help your child save.	This account is for you if: You want to earn interest while having immediate access to your funds.
Additional Features: <ul style="list-style-type: none"> Option to earn 1% additional annual savings bonus on your savings balance (up to \$100 per year)⁷ Automatic transfers available from Regions checking account Can be linked to any Regions checking account for Overdraft Protection⁵ 	Additional Features: <ul style="list-style-type: none"> Link with Regions checking to easily transfer money from parent to child 	Additional Features: <ul style="list-style-type: none"> Opportunity to earn interest on higher balances¹⁴ Limited check writing Can be linked to any Regions checking account for Overdraft Protection⁵
No Monthly Fee if: <ul style="list-style-type: none"> You also have a LifeGreen checking account Otherwise: <ul style="list-style-type: none"> LifeGreen Savings account converts to a regular Savings account with \$5 monthly fee (waived with \$300 minimum daily balance) 	No Monthly Fee if: <ul style="list-style-type: none"> The child is 18 or younger 	No Monthly Fee if: <ul style="list-style-type: none"> You also have LifeGreen Preferred Checking OR \$15,000 minimum daily balance Otherwise: <ul style="list-style-type: none"> \$15 per month
Opening Requirements: <ul style="list-style-type: none"> Any LifeGreen checking account AND \$50 minimum opening deposit (or \$5 if you set up monthly automatic savings transfer from checking at account opening) 	Opening Requirements: <ul style="list-style-type: none"> \$5 minimum opening deposit 	Opening Requirements: <ul style="list-style-type: none"> \$15,000 minimum opening deposit AND Checking account with either direct deposit or \$2,500 minimum daily balance

See last page for referenced disclosures. All savings and money market accounts subject to Regions Deposit Agreement and limitations on the number of transactions per statement cycle. See Pricing Schedule for additional fees and other limitations and requirements.

Certificate of Deposit (CD)	Individual Retirement Account (IRA)*
This account is for you if: You want to earn a fixed rate of return.	This account is for you if: You want tax advantages when saving for retirement or education ¹⁵
<ul style="list-style-type: none"> Variety of terms available ranging from 7 days to 6 years Open with minimum of \$500 for terms of 90 days or more or \$2,500 for terms of 7-89 days Better rates when you also have a Regions checking account¹⁴ <p style="text-align: right;">Early withdrawal penalties may apply.</p>	<ul style="list-style-type: none"> Traditional, Roth and Education IRAs Open with minimum of \$250 Contribution limits vary by account type <p style="text-align: right;">Early withdrawal penalties may apply.</p>

Borrowing Smarter

With the right advice and guidance, you can borrow to make important things happen in your life. Tools like My GreenInsights in Online Banking are always available for you to see how credit fits into your financial picture at a glance. And when it comes time to decide on a lending solution, your Regions Banker will be there to help you make the right choice.

Mortgage and Home Equity

If you're like most people, a home is the largest investment you'll ever make. That's why it is crucial to have the right people who will help you make smart choices about how to pay for it. You'll also want skillful guidance should you ever decide to borrow against your home's equity. Of course, you'll find the advice you need from the knowledgeable professionals at Regions.¹⁶

Credit Cards

Your **Regions Visa Credit Card** is a safe way to pay – you have built-in fraud protection against unauthorized purchases¹⁷ – and it's accepted almost anywhere. You can also select a card with **Regions Relationship Rewards**[®] and earn points you can redeem for merchandise, gift cards, cash, travel and more, including bank services.¹⁸ Ask your Regions Banker about the card options that are right for you.

Auto Loans and Refinancing

Looking at a new car? Maybe you're trying to find a lower rate on your current car loan? Regions has the resources to make financing of your car easier. And if you're looking for a little guidance about what vehicle to buy and where to buy it, regionsautocenter.com is a great place to start.

Visit a branch, call 1.800.regions or visit regions.com to learn more.



Follow us for helpful tips and information.

Planning for Unexpected Events

Whether it's an emergency or the little curveballs that life tends to throw your way, you'll feel better knowing that Regions has a number of tools to protect your assets should the need arise.

Overdraft Protection

Save yourself from worry by linking your Regions savings or money market account, credit line or credit card to your checking account to cover you in case you accidentally exceed your available balance.⁵

Regions Insurance Products

Regions can help you with many of your insurance needs. In fact, we're one of the nation's largest agencies. Whether it's auto, home or life insurance, you can put your trust in us.*

Safe Deposit Box

Keep important items like documents and family heirlooms safe. You'll enjoy peace of mind knowing your valuables are protected and kept private.⁴

My GreenInsights

Use the goal-setting features in these **Regions Online Banking** tools to create emergency reserves, so you're ready for life's unplanned situations.



REGIONS

It's time to expect more.

MEMBER FDIC © 2015 Regions Bank. All deposit accounts subject to terms and conditions of the Regions Deposit Agreement. All loans, lines of credit and credit cards are subject to credit approval. For accounts opened in Iowa, certain account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt. ¹Regions Cashback Rewards allows you to earn cash back (credited directly to your checking account) on offers activated in Online or Mobile Banking for qualifying purchases made with your Regions Visa CheckCard or Regions Now Card. See regions.com/cashback for details. ²Regions Relationship Rewards allows you to earn points (redeemable for merchandise, travel, gift cards and more) for making qualifying purchases on a Regions Relationship Rewards Credit Card and, with a Regions checking account, for obtaining certain Regions products or for using certain Regions services. Fees may apply. See regions.com/relationshiprewards for details. ³Mobile Banking and Regions Mobile Deposit require enrollment in Online Banking and are subject to terms and conditions. ⁴Overdraft Protection is subject to fees. Compatible device required. Your carrier's messaging and data fees may apply. ⁵To enroll in Online Statements, you first must enroll in Online Banking, which requires you to have either a Social Security or Tax Identification Number or use alternative enrollment procedures available by visiting a branch. ⁶Safe deposit boxes subject to availability, and discount applies to one box per account. Receive an additional 10% discount when your safe deposit box payment is auto debited from your Regions checking or savings account. ⁷Overdraft Protection allows you to link your Regions checking account to a Regions savings account, money market account, credit line or credit card 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. We may decline to pay the overdraft if the balance or available credit for the linked account is less than the amount of the overdrafts. On each day when funds are transferred, your checking account will be charged a transfer fee of \$10 or \$15, depending on your checking account type. Funds transferred from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account. ⁸This fee has been temporarily discontinued pending system modifications. We will notify you before the fee is reinstated. ⁹A monthly automatic transfer of funds of at least \$10 from your Regions LifeGreen checking account to your LifeGreen Savings account for the entire year is required to earn a 1% annual savings bonus. The bonus is based on the average monthly balance 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 checking at account opening. The \$5 option will not qualify you for the savings bonus. To qualify for the savings bonus, your monthly automatic savings transfer must be at least \$10 for the entire year. The Annual Percentage Yield (APY) for LifeGreen Savings accounts is determined by balance and as of June 30, 2015, 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. ¹⁰At the end of each checking account statement cycle, we will count the debit card purchases shown on that statement and the credit card purchases shown on your most recent credit card statement to determine the number of your card purchases for that cycle. ¹¹ATM fees charged by other banks may apply. ¹²Qualifying first-lien home mortgage loans must be serviced by Regions, must not be past due or in default and do not include home equity loans or home equity lines of credit, or construction, manufactured housing and business loans. ¹³Good standing means you are not past due or in default under your credit agreement. ¹⁴If you make a monthly deposit of at least \$5 into your Regions Now Savings account, you will earn (a) a \$1 monthly builder bonus to your Regions Now Savings account if you make no withdrawal from your Regions Now Savings account that same month, and (b) a 1% annual savings bonus (up to \$100) if you make a deposit each calendar month, beginning with the account opening month, for the entire year. Bonus will be paid to your Regions Now Savings account by the second business day of the month following each month the bonus is earned (for the monthly bonus) or following your account anniversary month (for the annual bonus). Your Regions Now Savings account must be open and your Now Card must be active at that time to receive the bonus. The annual bonus is based on the average monthly balance for the 12 calendar month period preceding the month in which the anniversary of your account opening falls (your "account anniversary month"). A Regions Now Savings account is available only to the primary owner of a Now Card. A \$10 minimum opening balance is required. As of June 30, 2015, the Annual Percentage Yield for a Regions Now Savings account was 0.01%. This APY may change and fees may reduce earnings. You are responsible for any tax due on any amount received under this offer. ¹⁵If your Now Card is closed or becomes inactive for any reason, we may convert your Regions Now Savings account to a regular savings account for which no bonus is paid and which has a \$5 monthly fee (waived with \$300 minimum daily balance). ¹⁶Higher relationship interest rates are available for customers who meet and maintain certain relationship requirements established by Regions Bank. ¹⁷Consult your tax advisor regarding tax deductions or tax-free distributions. ¹⁸Subject to qualification, required documentation and credit approval. Certain exclusions may apply. Loans, terms and availability subject to change. ¹⁹Protection against unauthorized purchases does not apply to ATM transactions or PIN transactions not processed by Visa. ²⁰Different credit cards have different interest rates, and some rates on cards with Relationship Rewards may be higher than those on cards with no rewards. ²¹Regions and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank.

*Investments and Insurance Products:

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

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

*Life insurance and annuities are offered through Regions Investment Services, Inc., which is a wholly owned subsidiary of Regions Bank. Auto, home and life insurance is offered through Regions Insurance, Inc., which is an affiliate of Regions Bank. The purchase of insurance from a Regions Bank subsidiary or other affiliate is completely optional. Whether or not you purchase insurance from a Regions Bank subsidiary or other affiliate will not affect any application for credit or the terms of any existing credit agreement with Regions Bank. Regions Investment Solutions is a marketing name of Cetera Investment Services LLC. Securities and insurance products are offered through Cetera Investment Services, member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither Cetera Investment Services nor Cetera Investment Advisers is an affiliate of Regions Bank. Regions Investment Solutions, 250 Riverchase Parkway, Hoover, AL 35244.

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