

Moving you forward with resources for reaching your financial goals.

The Regions At Work® program is here to provide you with financial education services to help you achieve your individual financial goals, as well as solutions to fit your everyday banking needs.

Financial Education Services

At Regions, we are committed to providing the advice, guidance and education you need to help you make the most of your money. That's why we offer free, on-site seminars where a knowledgeable Regions associate will walk you through easy-to-understand courses covering different financial topics. We also offer online financial education resources and one-on-one financial review sessions.

Convenience Services

You can count on us to provide you with a combination of simple and safe technologies 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 **Regions Visa Credit Card** purchases and other daily banking activities. 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 such as **Regions Mobile Deposit** and alerts, as well as **Online Banking with Bill Pay³** and introduce you to a great way to budget and set goals with **My GreenInsights**.

Checking

Our dedicated team of experts is here to help you decide which of our Regions At Work checking accounts will be the perfect fit for your lifestyle. Whether you write a lot of checks or prefer to bank online, Regions offers several checking options with a variety of features.

REGIONS AT WORK CHECKING SOLUTIONS

All Regions checking accounts offer these great features:



Online Banking with Bill Pay and Online Statements³



Mobile Banking²



Access to more than 2,000 ATMs



Regions Visa CheckCard



Regions Rewards: Cash Back or Points¹

Regions My GreenInsights • Discount on safe deposit box⁴ • Multiple Overdraft Protection options⁵ • Discount on checks

| Regions At Work Checking Plus SM | Regions At Work LifeGreen eAccess Account | Regions At Work LifeGreen Simple Checking | Regions At Work LifeGreen Preferred Checking |
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| This account is for you if: You have direct deposit and want unlimited check writing. | This account is for you if: You do most of your banking online, with little check writing. | This account is for you if: You want the same great LifeGreen Checking account features with a flat monthly fee. | This account is for you if: You want to earn interest and enjoy the other added benefits of maintaining a deeper relationship with Regions. |
| Features and Benefits: <ul style="list-style-type: none"> • \$100 discount on closing costs of Regions first mortgage⁶ • Unlimited check writing • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ | Features and Benefits: <ul style="list-style-type: none"> • No fee for first three checks per statement cycle, then \$0.50 per each additional check • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ | Features and Benefits: <ul style="list-style-type: none"> • Unlimited check writing • LifeGreen Savings available with no monthly fee and option to earn an annual savings bonus⁷ | Features and Benefits: <ul style="list-style-type: none"> • Interest-bearing checking • Platinum Relationship Money Market available with no monthly fee⁸ • 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 |
| No Monthly Fee with: <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 or \$1,000 combined direct deposits Otherwise: <ul style="list-style-type: none"> • \$8 per month with online statements³ OR • \$10 per month with paper statements (without check images) | No Monthly Fee with: <ul style="list-style-type: none"> • Any combination of at least 10 Regions CheckCard and/or credit card purchases per statement cycle¹⁰ Otherwise: <ul style="list-style-type: none"> • \$8 per month with online statements³ (paper statements without check images available for an additional \$2 per month) | Monthly Fee: <ul style="list-style-type: none"> • \$5 per month with online statements³ OR • \$7 per month with paper statements (without check images) | No Monthly Fee with: <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 loans¹¹ OR • \$25,000 in outstanding combined balances in certain qualifying personal loans, in good standing¹² Otherwise: <ul style="list-style-type: none"> • \$18 per month |
| Minimum Deposit To Open: \$50 | Minimum Deposit To Open: \$50 | Minimum Deposit To Open: \$50 | Minimum Deposit To Open: \$50 |

Regions Now Banking

Whether or not you have a Regions At Work 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 At Work 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 | | | |
|--|---|---|---|
| Now Card | Now Savings ¹³ | Check Cashing | Western Union ¹⁵ |
| <p>This card is for you if:</p> <p>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:</p> <p>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:</p> <p>You want immediate access to the funds from your check.</p> | <p>This service is for you if:</p> <p>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 bonus¹⁴ (up to \$100 per year) • Earn a \$1 credit each month you make at least a \$5 deposit and have no withdrawals¹⁴ | <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 optional 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 payees¹⁶ |
| <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.¹⁵ |

Our dedicated Regions At Work experts are ready to help you decide which banking solutions may be right for you. To get started, call 1.800.regions or visit regions.com and select "Make an Appointment."



Follow us for helpful tips and information.



REGIONS

It's time to expect more.

MEMBER FDIC © 2014 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. ¹See regions.com/cashback for details about Regions Cashback Rewards. Regions 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, for obtaining certain Regions products or for using certain Regions services. Fees may apply. See regions.com/relationshiprewards for details. ²Mobile Banking and Regions Mobile Deposit require enrollment in Online Banking and are subject to terms and conditions. Regions Mobile Deposit is subject to fees. Compatible device required. Carrier's message and data fees may apply. ³To enroll in Online Banking with Bill Pay, you must have either a valid SSN or TIN or use alternative enrollment procedures available by visiting a branch. To receive Online Statements, you must enroll in Online Banking. ⁴Safe deposit boxes subject to availability, and discount applies to one box per account. ⁵Overdraft 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. ⁶Mortgage discount applies to first mortgages closed through the Regions Mortgage Department and does not include home equity loans, home equity lines of credit, construction, manufactured housing, or business loans. Property must be a primary or secondary residence or investment property. Only one discount per mortgage. May not be combined with any other promotion. May end at any time. ⁷A monthly automatic transfer of funds of at least \$10 from your Regions At Work 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 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. ⁸Platinum Relationship Money Market accounts require maintaining a minimum daily balance (see Pricing Schedule) or opening and maintaining a Preferred Checking account to waive the monthly fee. ⁹ATM fees charged by other banks may apply. 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. ¹¹Qualifying 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. ¹²Good standing means you are not past due or in default under your credit agreement. ¹³In order to be eligible for and to maintain a Regions Now Savings account, you must be the primary owner on a Regions Now Card and you must keep the Now Card open and in active status. If your Now Card is closed or becomes inactive for any reason, or if we otherwise determine that you are not the primary owner on a Now Card, we may convert your Regions Now Savings account to a Savings account. You may open and maintain no more than one (1) Regions Now Savings account at a time as primary account owner. If at any time you are the primary owner on more than one (1) Regions Now Savings account, we may convert any or all of your excess Regions Now Savings accounts to Savings accounts. We will notify you in advance if we convert your Regions Now Savings account to a Savings account. See pricing schedule for full details. ¹⁴If you make a monthly deposit of at least \$5 to your Regions Now Savings account, you will earn (a) a \$1 monthly savings 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 monthly deposits for the entire year. Bonus will be credited to your Regions Now Savings account on the last processing day of the month (for the monthly bonus) or the account opening anniversary (for the annual bonus), and your Regions Now Savings account must be open at that time to receive the bonus. \$10 minimum deposit is required to open the account. As of November 1, 2014, Annual Percentage Yield for Regions Now Savings account was 0.01%. This rate may change after the account is opened, and fees could reduce the earnings on the account. ¹⁵Western Union makes money from currency exchange. When choosing a money transmitter, carefully compare both transfer fees and exchange rates. ¹⁶Payment, service and funds availability depends on certain factors, including the service selected, the selection of delayed delivery options, special terms applicable to each service, biller cutoff times or posting procedures, biller failure to properly or timely credit funds sent, amount sent, destination country, currency availability, regulatory issues, consumer protection issues, identification requirements, delivery restrictions, agent location hours and differences in time zones. Additional restrictions may apply. See payments form for terms and conditions. RAW1003 (11/14)