

SIMPLIFY YOUR BANKING WITH DIGITAL TOOLS



Digital Banking Checklist







1 Digital Banking.
Regions makes it easy to bank from home or on the go. Securely manage your finances in just a few clicks.

2 Click the links below and learn how to use the Regions tools.





ENROLL

-  **Direct deposit**
-  **Online banking**
-  **Online statements**

SET UP

-  **Account alerts via email or text**
-  **Automatic transfers to your savings account**
-  **Create a budget**
-  **Pay bills online**
-  **Visa Checkout for online purchases**
-  **Create savings goals**

FOR CONSIDERATION

-  **Manage your finances using your bank's personal financial management tools**
-  **Send money to people you know**
-  **Make purchases through a variety of mobile payment options**
-  **Deposit checks on your mobile device**
-  **Text banking**
-  **Regions LockIt: Help prevent unauthorized use of your cards**

Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. Please see the Regions Deposit Agreement for information on liability for unauthorized transactions.

Mobile Banking, Alerts, Notifications, Text Banking and Mobile Deposit require a compatible device and enrollment in Online Banking. All are subject to separate terms and conditions. Your mobile carrier's messaging and data fees may apply.

© 2022 Regions Bank. Regions, Regions Next Step, the Regions Next Step logo, and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank. This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.

(04/22)



SIMPLIFY YOUR BANKING WITH DIGITAL TOOLS



Banking Tips To Simplify Your Life

Choose a date by which you commit to investigating each of the following.

BANK WITHOUT VISITING A BRANCH



1 Use Direct Deposit

Fill out a direct deposit form and give it to your employer, retirement plan or the Social Security Administration (you may also call 1-800-333-1795 or visit GoDirect.org to set up direct deposit for Social Security payments). Include a voided check with your request.

2 Use Bill Pay Options



3 Transfer and Send Money



4 Use Your Mobile Device!

You can check your bank balance four ways without ever going to the bank or ATM: Voice, Online, Text Message, Mobile App.



MANAGE YOUR MONEY

5 Bank Online



6 Create a Budget



EASILY MONITOR YOUR ACCOUNTS



7 Check Your Balances



8 Opt for eStatements

9 Check Credit Report

Request a free credit report at least once per year:

- Submit a request online at annualcreditreport.com



10 Enroll in Overdraft Protection*



Learn more about Regions' **latest steps to making banking easier**, including changes to Overdraft Protection.

MAKE SAVING EASIER

Bonus #1 Automate Savings



Bonus #2 Set Up Savings Goals



*Overdraft Protection services allow you to link your checking account to another account, such as a money market or savings account, a line of credit, or a credit card, to cover amounts that would overdraft your account. Fees charged for Overdraft Protection services are generally less than those charged for a bank's Overdraft Coverage. Talk with your banker about costs associated with overdrafts and Overdraft Protection.

Mobile Banking, Alerts, Notifications, Text Banking and Mobile Deposit require a compatible device and enrollment in Online Banking. All are subject to separate terms and conditions. Your mobile carrier's messaging and data fees may apply.

© 2022 Regions Bank. Regions, Regions Next Step, the Regions Next Step logo, and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank. This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.

(04/22)



NEXT STEP RESOURCES



TOOLS AND RESOURCES



Articles

Articles with tips and advice to help you take the next step toward your financial goals.

Regions.com/Insights



Courses

A self-paced series of interactive videos covering financial wellness tips, accessible via mobile device, tablet, or desktop.

Regions.com/Learn



Worksheets

Planning worksheets to help you break your goals down into manageable steps.

Regions.com/NextStep



Podcasts

Quick, educational podcasts with tips to help you achieve your personal and business goals.

Regions.com/NextStepPodcasts



Webinars

Webinars on key financial wellness topics lead by Regions associates.

Regions.com/NextStepWebinars



Calculators

Interactive calculators that can help you budget and save for all of your goals.

Regions.com/Insights/CalculatorLibrary



Learning for Kids

Fun, educational games and activities, focused on math and money, for Grades K-8.

WeAreTeachers.com/Adventures-In-Math

EXPLORE FOR MORE TIPS



Family Budgeting & Saving

Family-friendly financial resources and advice to help families learn smart money habits.

Regions.com/NextStepFamilyBudget



Navigating Homeownership

Guidance, tools, and resources to prepare for every step as a homeowner.

Regions.com/NextStepHomeownership



Boost Your Money IQ with Financial Tips for Students

Insights and resources for students to make the most of their college experience without breaking their budget.

Regions.com/NextStepForStudents



Retirement Saving & Planning

Tools and resources to help you set saving goals and build your retirement plan.

Regions.com/NextStepRetirement



Saving For Your Next Vacation

Budgeting hacks and money-saving strategies to help you grow your vacation fund.

Regions.com/NextStepVacationBudget



Holiday Hacks

Spending, saving and budgeting tips for holiday shopping, activities, travel and more.

Regions.com/NextStepHoliday



Next Step for Business

Collection of resources for business owners to help to take their businesses to the next level.

Regions.com/NextStepForBusiness



LEARN MORE

- 1 Make an appointment with a Regions banker:**
 - Call the Regions Green Line at 1-800-REGIONS
 - Go to Regions.com and click "Make an Appointment"
 - Visit any Regions branch
- 2 Visit the Next Step Financial Learning Center for free, online interactive videos:** Regions.com/Learn
- 3 Use our online resources including articles, podcasts, and calculators:** Regions.com/NextStep



© 2022 Regions Bank. Regions, Regions Next Step, the Regions Next Step logo, and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank. This information is general in nature and is not intended to be specific legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and IRS.gov for current tax rules. References or links to third-party websites do not imply endorsement.

(4/22)

