

## Regions Explore Card Savings® Disclosure of Account Terms and Pricing Schedule (Effective May 16, 2024)

This Disclosure of Account Terms and Pricing Schedule (the “Disclosure”) contains terms and conditions that apply to the Explore Card Savings Account®. This Disclosure also includes a “Miscellaneous Fees” section that contains information about standard fees, charges, and terms for miscellaneous transactions, products, and services that are available through Regions Bank. Because the Explore Card Savings account is subject to special terms and transaction restrictions, as disclosed below, some of the information in the Miscellaneous Fees section will not apply to the Explore Card Savings account. In the event of a conflict between the specific terms and conditions of the Explore Card Savings account and any information in the Miscellaneous Fees section, the specific terms and conditions of the Explore Card Savings account will control. Words and phrases used in this Disclosure have the meanings given to them in the Deposit Agreement unless they otherwise are expressly defined in this Disclosure. In the event the information within this Disclosure conflicts with any terms or provisions of the Deposit Agreement or any other agreement for Regions products or services you use in connection with the Explore Card Savings account, the information within this Disclosure will control as to your Explore Card Savings account. By opening or using an Explore Card Savings account, you agree to the terms and conditions within this Disclosure.

BASIC ACCOUNT TERMS	
Minimum Opening Deposit	\$250
Maximum Opening Deposit	\$10,000
Method of Deposit	Any deposit made to the account must be either (i) a cash deposit or (ii) a transfer of good, collected, and immediately available funds from another eligible Regions Bank deposit account facilitated by a Regions Banker. No other types of deposits are permitted.
Monthly Fee	\$0
Statement Fee (including paper periodic statement, Online Statements <sup>1</sup> , statement printout, duplicate statement, or special interim statement)	\$0
Annual Percentage Yield (APY) and Interest Rate	The APY and interest rate in effect as of account opening are disclosed in your account signature card.
Payment of Interest; Compounding and Crediting; Balance Computation Method; When Interest Accrual Begins	Interest is paid on your collected balance. The collected balance is the current posted balance in your account less any items deposited into your account for which we have not received credit. Interest rates and APYs are set by Regions Bank and are subject to change daily. You are paid the interest rate and APY corresponding to the collected balance in your account each day. Interest is compounded daily and paid monthly. If you close your account before interest is credited, you will not receive the accrued interest.  We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the collected balance in your account each day.  Interest begins to accrue on cash deposits and funds transfers from another eligible Regions Bank deposit account on the business day the deposit/transfer is made to your account. Other types of deposits to the account are not permitted.
Transaction Limitations	Once your Explore Card Savings account has been opened, no withdrawals from the account, whether of principal or interest, will be permitted (i) until your application for the Regions Explore Credit Card account has been declined or (ii) until up to sixty (60) days after your Regions Explore Credit Card account has been closed, whichever is applicable. Thereafter, we will convert your Explore Card Savings account to a Regions Explore Savings Select <sup>SM</sup> account (the Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule accompanies this Disclosure) or otherwise return or credit the funds in the Explore Card Savings account to you, in each case after deducting any funds applied to amounts you owe on the Explore Credit Card account, as the case may be. If no funds remain in your Explore Card Savings account we will close the account without converting it to a Regions Explore Savings Select account. No additional deposits to your Explore Card Savings account may be made except in connection with an increase in the credit limit of your Regions Explore Credit Card account. Credit limit increases may be subject to certain minimum and maximum amounts and frequency restrictions according to Regions Bank credit policies, and those limitations will apply to any additional deposit you make in connection with a credit limit increase. CheckCards, debit cards, and other deposit/withdrawal instruments and access devices generally are not available for use in connection with the Explore Card Savings account. See details below.

<sup>1</sup>To get started with Online Statements today, simply enroll in Regions Online Banking or the Regions mobile app. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts; or log in to the Regions mobile app, select the eligible Regions account, and tap the Statements tab. You must have a valid Social Security Number or Taxpayer Identification Number to be eligible for enrollment in Regions Online banking.



Member FDIC.

(Rev. 05/24)

**Eligibility Requirements; Regions Explore Credit Card**

In order to open and maintain the Explore Card Savings account, you must apply for, be approved for, and maintain a Regions Explore Credit Card account. If you are approved for an Explore Credit Card account, the terms of the Regions Visa Credit Card Agreement and any Hold Authorization and Security Agreement you execute to secure your obligations under the Regions Visa Credit Card Agreement (collectively, the "Credit Card Terms") will be deemed a part of the Explore Card Savings account agreement between you and us. The Explore Card Savings account will serve as collateral to secure your obligations on the Explore Credit Card account as provided in the Credit Card Terms. The owners on your Explore Card Savings account and your Explore Credit Card account must match exactly.

**Account Restrictions**

We will open your Explore Card Savings account in connection with your application for the Explore Credit Card account. The opening of your Explore Card Savings account creates no obligation or commitment on our part to approve you for an Explore Credit Card account. Pending the approval or declination of your Explore Credit Card account application, as the case may be, you agree that we may place a hold on the funds in your Explore Card Savings account, which will restrict your ability to make deposits to and withdrawals from the account, and you agree not to attempt to make any transactions on the account. If you are declined for an Explore Credit Card account, we will convert your Explore Card Savings account to a Regions Explore Savings Select account (the Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule accompanies this Disclosure), or otherwise return or credit the account funds to you. If you are approved for an Explore Credit Card account, your Explore Card Savings account will remain open, and subject to the terms and conditions of the Credit Card Terms and this Disclosure.

As provided more fully in the Credit Card Agreement for your Explore Credit Card account, from time to time we may periodically evaluate your Explore Credit Card account to determine whether you qualify for "graduation" to an unsecured Explore Credit Card account. If we determine that you qualify to graduate to an unsecured Explore Credit Card account, we will send you a notice that we have terminated the Hold Authorization and Security Agreement, and we will convert your Explore Card Savings account to a Regions Explore Savings Select account (the Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule accompanies this Disclosure), or otherwise return or credit the account funds to you.

The following terms will apply unless and until we send you a notice that we have terminated the Hold Authorization and Security Agreement and are converting your Explore Card Savings account to a Regions Explore Savings Select account (the Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule accompanies this Disclosure), or otherwise returning or crediting the funds in the Explore Card Savings account to you:

- (i) the credit limit for the Explore Credit Card account will be assigned when your application for the account is approved and will be the available balance in your Explore Card Savings account at the time of approval (please note that the accrual and payment of interest to your Explore Card Savings account will not increase the credit limit on your Explore Credit Card account);
- (ii) during the term of your Explore Credit Card account, and for up to sixty (60) days after your Explore Credit Card account is closed, you authorize us to place a hold on the Explore Card Savings account, which will restrict your ability to make deposits to and withdrawals from the account, and you agree not to attempt to make any transactions on the Explore Card Savings account except as permitted in writing by us;
- (iii) if you apply for an increase in the credit limit on your Explore Credit Card account, we will permit you to deposit additional funds to your Explore Card Savings account sufficient to make the account balance equal to the increased credit limit (the "Additional Funds") pending the approval or declination of your application, as the case may be; if your credit limit increase is approved, the Additional Funds will remain on deposit in your Explore Card Savings account subject to the terms of this Disclosure; if your credit limit increase is declined, we will return or otherwise credit the Additional Funds to you;
- (iv) if your Explore Credit Card account or Explore Card Savings account is closed for any reason, by us or by you (provided, that we reserve the right not to permit you to close your Explore Card Savings account while there is any outstanding indebtedness on your Explore Credit Card account), we may apply the funds in your Explore Card Savings account to the amount owed on your Explore Credit Card account, we may retain any excess Explore Card Savings account funds for up to sixty (60) days (the "Waiting Period") in order to cover any transactions, fees or charges that may post to your Explore Credit Card account after it is closed and we may convert your Explore Card Savings account to a Regions Explore Savings Select account (the Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule accompanies this Disclosure), or otherwise return or credit any remaining funds from your Explore Card Savings account to you after the expiration of the Waiting Period; if no funds remain in your Explore Card Savings account we will close the account without converting it to a Regions Explore Savings Select account; we will not assess any early account closing fee in connection with any closure of your Explore Card Savings account; and
- (v) we otherwise may enforce all rights and remedies available to us under the Hold Authorization and Security Agreement in our sole and absolute discretion.

## MISCELLANEOUS DEPOSIT FEES

The fees, products, and services described below are standard for most Regions deposit customers. Because of the transaction restrictions and special terms of Explore Card Savings accounts, all such fees, products, and services may not apply to or be available in connection with the Explore Card Savings account. Please see Explore Card Savings account terms above or contact a Regions Banker for more information.

All fees are per item unless otherwise indicated.

### Internet, 24-Hour Banking and Convenience Services Fees

#### Regions ATM:

Withdrawal	\$0.00
Balance Inquiry	\$0.00
Transfer	\$0.00
Mini Statements (available at select ATMs)	\$0.00

#### Non-Regions ATM:

Withdrawal	\$3.00
(Applies to all withdrawal requests, approved or declined)	
Balance Inquiry	\$0.00
Transfer	\$3.00

Fees charged by owners/operators of non-Regions ATMs may apply.

#### International ATM:

Withdrawal	\$5.00
(Applies to all withdrawal requests, approved or declined)	
Balance Inquiry	\$0.00
Transfer	\$5.00

Fees charged by owners/operators of non-Regions ATMs may apply.

#### Non-Regions Bank Branch:

Card Cash Advance Fee	\$3.00
(Fee applies when you use your Regions CheckCard to withdraw cash with the assistance of a bank employee at a non-Regions banking office.)	

**ATM and Branch Check Cashing Fees** . . . . . Varies by amount and type (see next page)

**Mobile Deposit Fees** . . . . . Varies by amount and type (see next page)

**International Service Assessment** 3% of transaction amount in U.S. dollars  
**CheckCard/ATM Card Replacement Fee** . . . . . \$5.00  
Expedited Card Replacement Fee . . . . . \$25.00

#### Regions Online Banking and Mobile Banking with Bill Pay:

Monthly Fee	\$0.00
Expedited Payments	
Same Day Bill Payment Fee	\$9.95
Overnight Check Bill Payment Fee	\$14.95
Zelle® <sup>1</sup>	\$0.00

Mobile Banking access requires enrollment in Online Banking.  
Your mobile carrier's messaging and data fees may apply.

#### Regions Banking with Quicken®:

Monthly Fee	\$0.00
Setup Fee	\$0.00
(Includes Regions Online Banking)	

### Additional Services & Fees

All fees are per item unless otherwise indicated.

**Bank By Mail Deposits** . . . . . \$5.00

#### Bond Coupon Redemption:

Bonds (per envelope)	\$15.00
Coupons (per envelope)	\$20.00
Returned Bonds	\$35.00
Returned Coupons	\$35.00

**Cashier's Check** . . . . . \$10.00

**Check Collections – Domestic** . . . . . \$25.00

**Check Collections – Foreign**<sup>2</sup> . . . . . \$40.00

**Check Printing** . . . . . Fee depends on style of check ordered  
**Copy Services Fee (each item copy)** . . . . . \$0.00

**Direct Deposit** . . . . . \$0.00

**Drafts** . . . . . \$20.00

**Early Account Closing (within 180 days)** . . . . . \$25.00

**Fax Services** . . . . . \$5.00 first page; \$1.00/extra page

**Legal Process/Document Review** . . . . . \$100.00

**Loose Coin Deposit** . . . . . \$5.00

**Money Orders** . . . . . \$2 per money order  
Maximum amount . . . . . \$1,000 per money order

**Non-customer Check Cashing (Regions checks)** . . . . See branch for details

**Notary Services** . . . . . \$0.00

**Paid Overdraft Item Fee**<sup>3</sup> . . . . . \$36.00

#### Safe Deposit Box:

Annual Rental Fees	Rental Fees Vary by Size and State
Late Payment Fee (past 30 days)	\$10.00
Replacement of Lost Key	\$25.00
Drilling Fee	\$150.00

#### Statement:

Statement Printout	\$0.00
Duplicate Statement	\$5.00
Special Interim Statement	\$0.00
Electronic Statement	\$0.00
Paper Statement	\$3.00
Printed Check Images With Paper Statement <sup>4</sup>	\$4.00
Deluxe Check Images With Paper Statement <sup>4</sup>	\$5.00/month

**Stop Payment** . . . . . \$36.00/request or renewal

**Stop Payment – Special Paying Instructions (Caution)** . . . . . \$36.00

#### Wire Transfer – Domestic:

Incoming	\$15.00
Outgoing Standard	\$25.00
Outgoing Repetitive	\$25.00
Internal Transfer	\$5.00
Return Wire	\$15.00
Telephone Notification <sup>5</sup>	\$5.00
Fax Notification <sup>5</sup>	\$3.50
E-mail Notification <sup>5</sup>	\$0.50
Automatic Standing Transfer	\$10.00

#### Wire Transfer – International:

Incoming	\$18.00
Outgoing	\$45.00
Telephone Notification <sup>5</sup>	\$5.00
Fax Notification <sup>5</sup>	\$3.50
E-mail Notification <sup>5</sup>	\$0.50
Amendment of Wire Instructions	\$30.00
Recall of Funds	\$45.00
Trace/Investigation of the Wire	\$40.00

<sup>1</sup>Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

<sup>2</sup>Courier fees may also apply and may vary by country.

<sup>3</sup>Regions offers a one-time refund of Paid Overdraft Item fees. Refund is limited to the Paid Overdraft Item fees charged to your account with respect to one day's processing. Contact your local branch or call 1-800-REGIONS (734-4667) for your fee refund. Paid Overdraft Item fees apply to items presented against insufficient available funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction, or withdrawal by any other manual or electronic means whatsoever. Only customers who have opted in to Standard Overdraft Coverage will be charged Paid Overdraft fees for ATM and everyday CheckCard transactions. 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. Standard Overdraft Coverage elections can be made at most Regions ATMs, at your local Regions branch, by calling us at 1-800-947-BANK (2265), or through Regions Online Banking. You may be able to avoid Paid Overdraft Item fees with a timely deposit or transfer of funds to your checking account; see the "Regions Overdraft Grace" section later in this document.

<sup>4</sup>Fee will be assessed whether or not checks are written during the statement period. Fee will apply and be separately charged on your account statement if you request check images with your paper statement. Satisfaction of requirements to avoid monthly account fee, if applicable, does not affect additional fee for check images.

<sup>5</sup>Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

## ATM and Branch Check Cashing Fees

CHECKS DRAWN ON REGIONS <sup>1</sup>	
Check Amount/Type	Fee
\$25.00 or less (excluding Two-Party Business)	No charge
\$25.01 or greater (excluding Two-Party Business)	1.00% of check amount (\$5 minimum fee and \$20 maximum fee)
Two-Party Business	4.00% of check amount (\$5 minimum fee)

CHECKS NOT DRAWN ON REGIONS <sup>1</sup>	
Check Type	Fee
Printed Payroll and Government Checks	1.50% of check amount on all amounts (\$5 minimum fee)
Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier's Checks, Official Checks, Money Orders)	4.00% of check amount (\$5 minimum fee)

<sup>1</sup>Regions deposit account holders may be able to avoid in-branch check cashing fees if collected funds on deposit with Regions are sufficient to cover the amount of the check at the time it is cashed. Under our funds availability policy, we may place a hold on funds in your accounts for the same amount as the check being cashed.

## Mobile Deposit Fees<sup>2</sup>

Availability <sup>3</sup>	Fee <sup>4</sup>
Available for Processing Tonight	No charge
Available Immediately	Checks: 1.00% – 4.00% of check amount per item deposited (\$5 minimum fee) – percentage dependent on check type (No charge for checks drawn on Regions for \$25 or less, excluding Two Party Business Checks)

<sup>2</sup>Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.

<sup>3</sup>Funds availability may be delayed beyond the availability option you have selected if your deposit account or Now Card is inactive or not in good standing or in order to mitigate risk of error, fraud, or other loss to us. Funds availability options are offered in our sole and absolute discretion. We may change or discontinue funds availability options from time to time without notice to you. The funds availability option or options offered with respect to any transaction may be determined by us on a case by case basis based on such factors as we, in our sole discretion, deem relevant. Mobile Deposit availability options and any fees, if applicable, will be disclosed in the Regions Mobile app before the deposit is completed.

<sup>4</sup>Fee will appear in your account statement as "Mobile Transaction Fee".

## External Transfer<sup>5</sup> Fees through Online Banking (Subject to availability)

Service	Fee <sup>6</sup>
Standard Service – Inbound Transfers (including high limit transfers)	No charge
Standard Service – Outbound Transfers (including high limit transfers)	\$3.00
Next Business Day – Inbound Transfers	No charge
Next Business Day – Outbound Transfers	\$7.00

<sup>5</sup>External transfer service requires enrollment in Online Banking.

<sup>6</sup>Fee is added to the amount of each external transfer transaction. Next Business Day transfers are subject to account and financial institution eligibility criteria. The criteria are confidential for security reasons.

## Regions Overdraft Grace

If the available balance in your Consumer or Private Wealth checking account is overdrawn by more than \$5 after nightly processing of items presented on any business day ("Day 1"), you may avoid paid overdraft item fees for Day 1 paid overdraft items if by 8 p.m. Central Time on the next following business day ("Day 2") 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 nightly processing of items presented on Day 2. **This means that by 8 p.m. Central Time on Day 2 you must deposit or transfer an amount sufficient to cover both the Day 1 paid overdraft items and any new items that may be presented for payment or withdrawal on Day 2 with the result that your available balance after nightly processing of Day 2 items is equal to or greater than negative \$5 (-\$5) (an "Overdraft Grace Deposit").** It is your responsibility to anticipate and be aware of any new items that may be presented for payment or withdrawal on Day 2 and to include funds for those items in your Overdraft Grace Deposit. If your available balance after nightly processing of Day 2 items is overdrawn by more than \$5, we may charge paid overdraft item fees for the Day 1 paid overdraft items. These fees will be charged to your account on the next business day following Day 2.

Deposits and transfers you make to your account as Overdraft Grace Deposits are subject to the terms of our deposit agreement and our funds availability policy, the terms of applicable product and service agreements, and the provisions of applicable law and regulation. Under those terms and provisions, certain items you deposit or transfer may not be accepted as part of an Overdraft Grace Deposit (e.g., a check deposit may be subject to a funds availability hold). Also, certain deposit-taking facilities may have cutoff times earlier than 8 p.m. Central Time (e.g., our banking offices may close before 8 p.m. Central Time). We reserve the right to reject any deposit or transfer that does not conform to our business requirements or account or service terms and conditions, that does not meet the requirements of law or regulation, that we believe is unlawful or fraudulent, or that we believe puts our assets or operations at risk for any reason in our sole and absolute discretion.

Regions offers alert and notification services that can help you keep up with certain activity in your account, including activity that causes a negative available balance. For more information, visit <https://www.regions.com/digital-banking/mobile-banking/alerts-and-notifications>. You should enroll for these services to help ensure that you will have sufficient time to make an Overdraft Grace Deposit and take advantage of Regions Overdraft Grace in the event you overdraw your account's available balance.

### **Overdraft Protection**

Overdraft Protection allows you to link your Regions checking account to an eligible Regions savings account, money market account, credit line, or credit card account. If you choose to enroll in Overdraft Protection, we may use the amount available for Overdraft Protection in the funding account to authorize and pay debit card and ATM transactions on the checking account that otherwise might be declined or cause an overdraft on the checking account. We also may use this available balance in the linked funding account to pay check and ACH items on the checking account that would otherwise be paid into overdraft for a fee or returned at no charge. If one or more transactions would overdraw the checking account, we will automatically transfer money to your checking account from your linked funding account, as provided in the Regions Deposit Agreement.

We generally transfer amounts from the designated funding account to the checking account in increments of \$10. If the available balance of the funding account is less than \$10, or the available balance of the funding account is less than the \$10 increment that otherwise would be transferred to cover the amount of the overdraft, we will transfer the full amount of the available balance of the funding account to the checking account. If the checking account still has an insufficient available balance to pay an overdraft item even after we advance available funds from the funding account, we may return the item or pay it into overdraft.

We do not charge a transfer fee for Overdraft Protection transfers.

Additional rules and fees on the various Overdraft Protection options are noted in the applicable customer agreements covering deposit accounts, credit cards, and credit lines. Funds advanced from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account. Credit lines and credit cards are subject to credit approval.

Visit your nearest branch, call 1-800-REGIONS, or log in to Online Banking to set up Overdraft Protection.

### **Taxes**

You are responsible for taxes due on interest, bonuses, and the value of any gift or incentive you may receive. Depending on the type of payment, Regions may report as income on IRS Form 1099-INT or 1099-MISC.

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.

### **Current Rate Information**

You may always obtain the current interest rate and Annual Percentage Yield (APY) being paid on your account simply by contacting any Regions office.

### **Information**

Call your local Regions banking office for more information about your account or any of our other financial services.

### **Additional Terms and Conditions**

The provisions contained in this Pricing Schedule are an addendum to our Deposit Agreement. All products and services described in the Pricing Schedule are subject to the terms and conditions set forth in the applicable customer agreements and disclosures for such products and services. Products and services may be subject to credit approval and eligibility requirements.

**The terms and information set forth in this Disclosure are subject to change. We will notify you of changes as provided in the applicable customer agreement and/or as required by applicable law.**

Please Retain For Your Records



## Regions Explore Savings Select Disclosure of Account Terms and Pricing Schedule (Effective July 14, 2022)

This Disclosure of Account Terms and Pricing Schedule (the “Disclosure”) contains terms and conditions that apply to the Regions Explore Savings Select<sup>SM</sup> account. Customers who open the Regions Explore Card Savings<sup>®</sup> account (“Explore Card Savings”) may be converted to the Explore Savings Select account upon the occurrence of certain events as described in the Explore Card Savings Disclosure of Account Terms and Pricing Schedule (the “Explore Card Savings Disclosure”). The Explore Savings Select account is not otherwise available to deposit customers. Words and phrases used in this Disclosure have the meanings given to them in the Deposit Agreement unless they otherwise are expressly defined in this Disclosure. By opening or using an Explore Card Savings account, you agree to the terms and conditions within this Disclosure upon the conversion of your Explore Card Savings account to an Explore Savings Select account as described in the Explore Card Savings Disclosure. The Deposit Agreement and other disclosures for your Explore Card Savings account, along with any amendments or changes in terms that have been made to those materials since you opened the account, apply to your Explore Savings Select account except as modified by the terms and conditions of this Disclosure. In the event any information within the Explore Card Savings Disclosure conflicts with the information in this Disclosure, the information within this Disclosure will control as to your Explore Savings Select account.

BASIC ACCOUNT TERMS	
Minimum Opening Deposit	N/A
Maximum Opening Deposit	N/A
Conversion from Explore Card Savings	As described in the Explore Card Savings Disclosure, we may convert your Explore Card Savings account to an Explore Savings Select account upon the occurrence of certain events (e.g., declination of an application for a Regions Explore Credit Card account or graduation to an unsecured Explore Credit Card account). We may make the account conversion in these cases because it usually makes your account funds available to you more quickly than closing the Explore Card Savings account and issuing and mailing you a check. The Explore Savings Select account is not subject to the deposit and withdrawal restrictions of the Explore Card Savings account and does not secure an Explore Credit Card account, and you may use the Explore Savings Select account like an ordinary savings account. You may close your Explore Savings Select account at any time and withdraw your funds. We will not assess any early account closing fee in connection with any closure of your Explore Savings Select account.
Inapplicable Explore Card Savings Terms	The following terms and conditions of the Explore Card Savings Disclosure do not apply to the Explore Savings Select account: (i) “Transaction Limitations”; (ii) “Eligibility Requirements; Regions Explore Credit Card”; (iii) “Account Restrictions”; and (iv) the limitation of deposits to cash deposits and funds transfers from an eligible Regions deposit account.
Monthly Fee	\$0
Statement Fee (including paper periodic statement, Online Statements <sup>1</sup> , statement printout, duplicate statement, or special interim statement)	\$0
Miscellaneous Deposit Fees	The fees, charges, and terms disclosed in the “Miscellaneous Deposit Fees” section of the Explore Card Savings Disclosure, as amended, apply to the Explore Savings Select Account.
Annual Percentage Yield (APY)	The terms disclosed in connection with your Explore Card Savings account that govern the determination of the APY and interest rate have not changed and continue to apply to your Explore Savings Select account.
When Interest Accrual Begins	Interest begins to accrue on cash, electronic payments and on deposits of checks drawn on us on the business day the cash or such check is deposited into your account. Interest begins to accrue on your account no later than the business day we receive credit for the deposit of items such as a check you deposited to your account. We will receive credit for checks drawn on other financial institutions based on the general availability schedule established either by the Federal Reserve Bank or its appropriate branch for the district in which we are located. We may not pay interest on funds represented by an item that is returned unpaid.

<sup>1</sup>To get started with Online Statements today, simply enroll in Regions Online Banking or the Regions mobile app. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts; or log in to the Regions mobile app, select the eligible Regions account, and tap the Statements tab. You must have a valid Social Security Number or Taxpayer Identification Number to be eligible for enrollment in Regions Online banking.

**The terms and information set forth in this Disclosure are subject to change. We will notify you of changes as provided in the applicable customer agreement and/or as required by applicable law.**

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