



# A QUICK GUIDE TO YOUR REGIONS VISA BUSINESS CREDIT CARD

This Regions Quick Guide is for general information and discussion purposes only.

## The Regions Simplicity Pledge®

Regions is committed to providing you with the information you need to make good financial decisions and to helping you understand how your accounts and services work – simply, clearly and in plain language.

### KEY FACTS

<b>Description</b>	A Regions Visa® Business Credit Card is a revolving line of credit that allows your business to borrow funds to pay for goods and services purchased, to get a cash advance or to pay balances owed to others.
<b>Purpose</b>	Regions Visa Business Credit Cards issued to your business may be used for: <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance transfers</li> <li>• Cash advances</li> <li>• Overdraft protection up to the amount available for cash advances under the business’s credit limit, when linked to the Regions business checking account</li> </ul>
<b>Monthly payments</b>	<ul style="list-style-type: none"> <li>• Monthly statements will be sent with balance and payment information. At the business’s option, statements will be sent either to the business or to each individual who has been issued a card on the business’s account.</li> <li>• Regardless of the billing option chosen, the business is responsible for paying at least the minimum payment shown on each statement by the payment due date to avoid late fees, to avoid the loss of any promotional rates and to keep the account in good standing.</li> </ul>
<b>Grace period</b>	<ul style="list-style-type: none"> <li>• No interest will be charged on purchases made during the statement cycle if the full account balance is paid by the due date each month.</li> <li>• Interest will be charged on balance transfers and cash advances beginning on the transaction date.</li> </ul>
<b>Annual Percentage Rate (APR)</b>	This rate expresses an interest rate for an entire year, rather than as a daily or monthly rate. Different APRs may apply to different balances on the account. For instance, the APR for any cash advance balance will generally be different from the APR on the balance from purchases.
<b>Pay less interest</b>	The business can reduce its interest costs by paying more than the minimum payment. The full balance may be paid at any time without penalty.
<b>Variable rates</b>	Except for any introductory or other promotional rates, the interest rates for Business Credit Card accounts are variable and may increase or decrease with the prime rate. Each variable rate is determined by adding the prime rate to an additional amount referred to as a “margin.”
<b>Prime rate</b>	<p>This is the prime rate published daily in <i>The Wall Street Journal</i> and is the base rate on corporate loans posted by the largest U.S. banks. This rate is used by many banks to calculate interest on their loan products, including credit cards. The “Variable Rates” section on page 3 explains how prime is used to calculate interest on Regions credit card accounts.</p> <p><b>TIP:</b> The prime rate can be found at <a href="http://www.wsj.com/market-data/bonds/moneyrates">www.wsj.com/market-data/bonds/moneyrates</a>.</p>
<b>Fees</b>	Fees may be charged to Business Credit Card accounts. These may include fees for late payments, foreign transactions, balance transfers and cash advances, as shown on page 3.
<b>Creditworthiness</b>	This term refers to a person or business’s history of paying debts and is based primarily on information in their credit reports. It may also refer to their ability to repay current and future debts, based on current income and financial obligations. Whether your business will receive a credit card account and the APRs for that account are determined by the creditworthiness of the business and/or the guarantors of the credit card account.
<b>Credit limit</b>	The maximum amount a business can borrow on the credit card account, based on factors that include the amount of debt the business has compared to its income and ability to repay. The business may set credit limits for each individual cardholder under the business account.

## ADDITIONAL INFORMATION

<b>Keeping the business's account safe</b>	<p>Contact us immediately if any card issued on the business's account is lost or stolen, or if there is any possible unauthorized use of the account.</p> <p>➔ <b>TIP:</b> If any employee issued a card on the business's account permits another person to use the card or account number to make purchases or advances on your account, your business may be responsible for all transactions made by that person, even if the business did not intend for those transactions to be made.</p>
<b>Managing the account</b>	<p>Regions Visa Business Credit Card products offer two different billing options:</p> <p><b>Corporate Billing</b> – Provides the business with a billing statement that shows all transactions on each card issued on the business's account, along with all interest, fees and other charges, and credits to the business's account.</p> <p><b>Individual Billing</b> – Provides a billing statement to each individual who has been issued a card on the business's account. The statement shows all transactions on that card, along with all interest, fees and other charges, and credits connected to that card. A corporate memo summarizing activity on all individual cards is also provided to the business.</p> <p>With both options, each monthly statement – to the business or to the individual – will show the credit limit, outstanding account balance, transaction information, available credit, minimum payment, payment due date and other important account information.</p> <p>➔ <b>TIPS:</b></p> <ul style="list-style-type: none"> <li>• By ensuring that all monthly payments are made by the payment due date, the business will avoid late payment fees and keep the account in good standing, which will help it maintain and build a solid credit history.</li> <li>• The bank may end any promotional rates if any payment due on the business's account is late.</li> <li>• You can view the monthly account statement online by signing up for Regions Online Banking at <a href="http://regions.com">regions.com</a>.</li> <li>• Utilize the Regions Credit Cards Online account management platform to obtain valuable reporting and transaction details.</li> </ul>
<b>Expenditure controls &amp; protection</b>	<ul style="list-style-type: none"> <li>• The business sets the credit limit for each individual cardholder, as well as spending controls by merchant category.</li> <li>• The business determines whether cash advances are available to any individual cardholder.</li> <li>• There is zero liability for unauthorized purchases, including online expenditures.</li> </ul>
<b>How interest is calculated</b>	<p>We use the average daily balance method (including new transactions) to calculate the interest owed on the account. With this method, we separately calculate interest for each type of balance on the account – purchases, cash advances, balance transfers and any amount subject to a promotional offer.</p> <p>➔ <b>TIPS:</b></p> <ul style="list-style-type: none"> <li>• Paying in full will save the business money by helping reduce interest charges.</li> <li>• Interest is charged on cash advances and balance transfers beginning from the transaction date, not the posting date. There is no grace period for cash advances and balance transfers.</li> <li>• If the balance is not paid in full each month, we will charge interest on each purchase starting on the transaction date, subject to applicable law.</li> </ul>

**TO APPLY, VISIT [REGIONS.COM](http://REGIONS.COM) OR STOP BY YOUR LOCAL REGIONS BRANCH.**

- **Please Note:** You do not have to be an existing Regions customer to apply at a branch. Only customers with an existing Regions relationship can apply online.
- We will mail you a credit decision within 7 to 10 business days. If you are approved, the mail package will contain the cards for your business's new account and information on current rates and fees. If declined, we will provide a written notice that we were unable to grant credit at this time.

This Guide is subject to change. It is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for your account. Please refer to your agreement and related disclosures for the legal terms and conditions of your account. Other products and services described in this Guide may be subject to separate terms and conditions. Credit products are subject to credit approval.

## PRICING INFORMATION

This table summarizes certain costs for new Regions Visa Business Credit Card accounts. Each account is governed by the Credit Card and Security Agreement provided to the business, which contains the full terms and conditions of the account. Regions may change the terms on which it offers new accounts at any time. Regions may change the interest rates, fees and other terms for existing accounts as provided in the Credit Card Agreement. Regions also may offer special reduced interest rates and fees from time to time. This information about the costs of new accounts is accurate as of \_\_\_\_\_, but may have changed since that date. To find out what may have changed or what special offers may be available, you can call us at 1-800-253-2265.

### INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for purchases</b>	<p><b>0%</b> introductory APR for 6 months.<sup>1</sup> After that, the business's APR will be:</p> <ul style="list-style-type: none"> <li>• _____ for Visa Business</li> <li>• _____ for Visa Business Enhanced</li> </ul> <p>based on the business's creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the prime rate.<sup>2</sup></p>
<b>APR for balance transfers</b>	<ul style="list-style-type: none"> <li>• _____ for Visa Business</li> <li>• _____ for Visa Business Enhanced</li> </ul> <p>based on the business's creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the prime rate.<sup>2</sup></p>
<b>APR for cash advances</b>	<ul style="list-style-type: none"> <li>• _____</li> </ul> <p>This APR will vary with the market based on the prime rate.<sup>3</sup></p>
<b>How to avoid paying interest on purchases</b>	The due date is at least 21 days after the close of each billing cycle. The bank will not charge any interest on purchases if the business pays its entire balance by the due date each month.
<b>Minimum interest charge</b>	If the business is charged interest, the charge will be no less than \$1.
<b>Annual fee</b>	<b>None</b>
<b>Transaction fees</b>	<ul style="list-style-type: none"> <li>• Balance transfer: either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater</li> <li>• Cash advance: either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater</li> <li>• Foreign transaction: <b>3%</b> of the transaction amount in U.S. dollars</li> </ul>
<b>Penalty fees</b>	<ul style="list-style-type: none"> <li>• Late payment: up to <b>\$49</b></li> </ul>

#### How the Bank Will Calculate the Business's Balance:

The bank uses a method called "average daily balance (including new purchases)." See the Regions Visa Business Credit Card and Security Agreement for more details.

#### Loss of Introductory APR:

The bank may end the offered introductory APR if the business makes a late payment.

#### Additional Pricing Information

<sup>1</sup>**Introductory Rate:** Introductory APR on purchases applies through the end of the sixth billing cycle after the account is opened for all purchases posted within the same period. When this Introductory APR terminates, any remaining balance that had been subject to the Introductory APR will accrue interest at the applicable standard APR for purchases disclosed above, as it may be changed under the agreement.

**Variable Rates:** Each variable APR on the account is calculated by adding together an index and a margin. The applicable margins are shown below. This index is the highest U.S. prime rate as published in the "Money Rates" section of *The Wall Street Journal* on the last publication day of each month.

#### <sup>2</sup>Standard APR for Purchases and Balance Transfers:

- Visa Business without rewards - *The Wall Street Journal* prime + a margin of 7.24% - 17.24%
- Visa Business with rewards - *The Wall Street Journal* prime + a margin of 9.24% - 19.24%

#### <sup>3</sup>Standard APR for Cash Advances: *The Wall Street Journal* prime + a margin of 20.99%

An increase or decrease in the index will cause a corresponding increase or decrease in the variable APRs on the first day of the billing cycle that begins in the same month in which the index is published. An increase in the index means that the business will pay higher interest charges and have a higher Total Minimum Payment Due. If *The Wall Street Journal* does not publish the U.S. prime rate, or if it changes the definition of the U.S. prime rate, the bank may, in its sole discretion, substitute another index.

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