

It's time to expect more with your Regions Visa Credit Card.

Everything you need to know in an organized, easy-to-read format.

The facts about your Regions Visa® Credit Card statement:

- Easy to read
- Easy to understand
- Easy to use

Online Banking

Get easy and secure access to your account – check your balance, review transactions, make payments and more. Simplify the way you manage your account through Online Banking. Enroll today by visiting regions.com/onlinestatements.

Balance Transfers

Consider consolidating and transferring your balances from higher interest rate credit cards to your Regions credit card to save money. You can transfer credit card balances, up to the amount of your available credit, by calling 1-800-253-2265.

For other benefits available through your Regions credit card account, go to regions.com.



Follow us for helpful tips and information.



Get to know your Regions credit card statement.

Welcome to Regions. This easy-to-use guide is designed to help you understand your new Regions credit card statement. Refer to the numbered circles and paragraphs below and their corresponding numbers on the statement for information about specific features. If you have any questions, please feel free to call us at the number on your statement.


Thank you for your business.

- 1 Account Summary** – Statement balance totals by transaction category, total fees and interest for the statement period, your total credit limit and available credit are all here.
- 2 Due Date** – The date by which we need to receive your payment to ensure you are not charged a late fee is in the “Payment Information” section and on your payment coupon.
- 3 Late Payment Warning** – This appears on every statement, even if you always pay your bill on time.
- 4 Minimum Payment Warning** – This tells you how much it will cost – and how long it will take – to pay off your balance if you make only the minimum payments.

If it will take more than three years (36 months) to pay off your balance when making only the minimum payment, this section will show an estimate of the amount you need to pay each month to pay off your current statement balance within three years.

Note: This information will fluctuate as your statement balance changes.

- 5 Transactions** – This quick reference for account activity is organized by transaction dates.
- 6 Payment Coupon** – Tear off and include with your payment – you can pay by mail or at a branch. Balance, payment due date and minimum payment information are included on this coupon.
- 7 Fees Charged** – Here you’ll find a list of fees charged during the statement period.
- 8 Interest Charged** – See a summary of interest charged during the statement period by balance type.
- 9 Year-to-Date Summary of Fees and Interest** – This is the total of the fees and interest charged to your account during the current year.
- 10 Interest Calculation** – Shows the APR and interest charges for each balance type, including any promotional APR that may apply.
- 11 Rewards** – If you have a Relationship Rewards card, the points you earned for this statement period are included here.



Regions Visa® Credit Card

Sample A Sample
Account Number: XXXX XXXX XXXX XXXX
Month XX – Month XX

Account Inquiries

Visit us online at www.regions.com

Call Customer Service, for Billing Inquiries or to Report a Lost or Stolen Card
1-800-253-2265

TTY 1-800-374-5791

Send Billing Inquiries To:
PO, Box 216
Birmingham, AL 35201-0216

Mail Payments To:
PO, Box 2224
Birmingham, AL 35246-3023

Payment Information

New Balance \$X,XXX.XX

2 Minimum Payment Due (Total Payment Due) \$XX.XX

Current Minimum Amount Due \$XX.XX

First Due Amount \$XX.XX

Payment Due Date MM/DD/YY

3 Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$XX.XX.

4 Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	3 months	\$XX

Regions Bank has several options designed to provide financial assistance during challenging times. Please call today and speak with a member of our dedicated team of specialists for more information. 1-866-298-1113

Account Summary

Credit Limit \$XX,XXX.XX

Total Available Credit \$XX,XXX.XX

Cash Credit Limit \$X,XXX.XX

Available Cash \$X,XXX.XX

Statement Closing Date MM/DD/YY XX

Days in Billing Cycle XX

Previous Balance \$X,XXX.XX

Payments \$X.XX

Other Credits \$X.XX

Purchases and Adjustments \$X.XX

Cash Advances \$X.XX

Fees Charged \$X.XX

Interest Charged \$X.XX

New Balance \$X,XXX.XX

Regions Relationship Rewards®

Credit Card Points Earned

This Cycle (CTD) X

For a current view of all point activity, please log into your rewards account at www.regions.com/relationship-rewards


Transactions

TRAN DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	CITY, STATE	AMOUNT
MM/DD/YY	MM/DD/YY	XXXX	CLOTHES STORE	CITY, STATE	XX.XX CR
MM/DD/YY	MM/DD/YY	XXXX	RESTAURANT	CITY, STATE	X.XX
MM/DD/YY	MM/DD/YY	XXXX	RESTAURANT	CITY, STATE	X.XX
MM/DD/YY	MM/DD/YY	XXXX	CLOTHES STORE	CITY, STATE	XXX.XX

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DETACH HERE. To ensure the proper credit, please include lower portion with your payment.

0000 1 234 0000 56 7800008 76 500004 3 2 40000 1



Account Number XXXX XXXX XXXX XXXX

New Balance \$X,XXX.XX

Minimum Payment Due (Total) \$XX.XX

Payment Due Date MM/DD/YY

Amount Enclosed \$

To request an address change, please check here and complete the address change form on the reverse side.

Mail this coupon along with your check payable to Regions Bank or online banking customers can visit www.regions.com to make a payment.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Sample A Sample
Account Ending in XXXX

Transactions

TRAN DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	CITY, STATE	AMOUNT
MM/DD/YY	MM/DD/YY	XXXX	GAS STATION	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	PIZZA	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	CLEANERS	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	GAS STATION	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	COFFEE SHOP	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	CLOTHES STORE	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	HAIR SALON	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	RESTAURANT	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	RESTAURANT	CITY, STATE	XX.XX
MM/DD/YY	MM/DD/YY	XXXX	Cash Advance		XX.XX
MM/DD/YY	MM/DD/YY	XXXX	REGIONS OFFICE		XX.XX
TOTAL FEES FOR THIS PERIOD					\$XX.XX

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Interest Charged

MM/DD/YY	MM/DD/YY	INTEREST CHARGE-PURCHASE	INTEREST CHARGE-FEES
MM/DD/YY	MM/DD/YY	X.XX	X.XX
TOTAL INTEREST FOR THIS PERIOD			\$XX.XX

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2012 Totals Year-to-Date

Total Fees charged in 2012	\$X.XX
Total Interest charged in 2012	\$X.XX

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Interest Charge Calculation

Type of Balance	Periodic Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	0.03276% (a)	11.950% (a)	\$X,XXX.XX	\$X.XX
CASH	0.04642% (a)	16.990% (a)	\$X.XX	\$X.XX
BALANCE TRANSFERS	0.03276% (a)	11.950% (a)	\$XXX.XX	\$XX.XX

(a) – Daily Periodic Rate
(a) – Monthly Periodic Rate
(a) – Variable Rate

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