



SIMPLIFY YOUR BANKING

WITH DIGITAL TOOLS



REGIONS NEXT STEP

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AGENDA

TODAY WE WILL FOCUS ON THIS BIG QUESTION . . .

How can I simplify my banking using digital tools?

- By adding convenience and saving time over traditional banking
- By simplifying money management
- By knowing what's happening with my account
- By making saving easier

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KNOWLEDGE

IS POWER

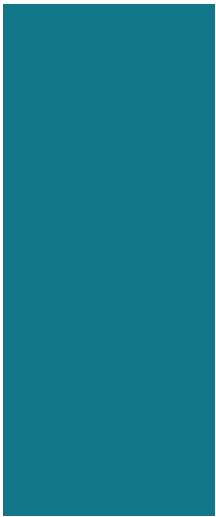
ORGANIZATION

IS KEY TO
MONEY MANAGEMENT

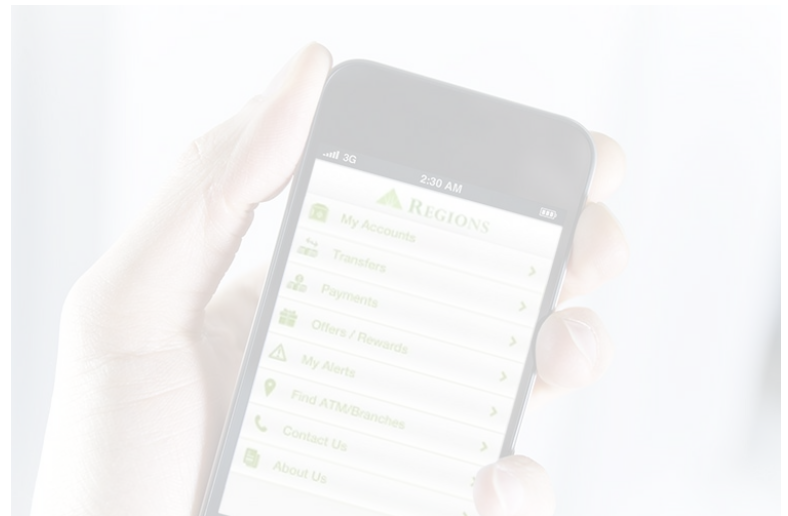
CONVENIENCE

IS THE NAME OF
THE GAME





MAKING BANKING EASIER



USE DIRECT DEPOSIT



USE BILL PAY OPTIONS





SIMPLIFY

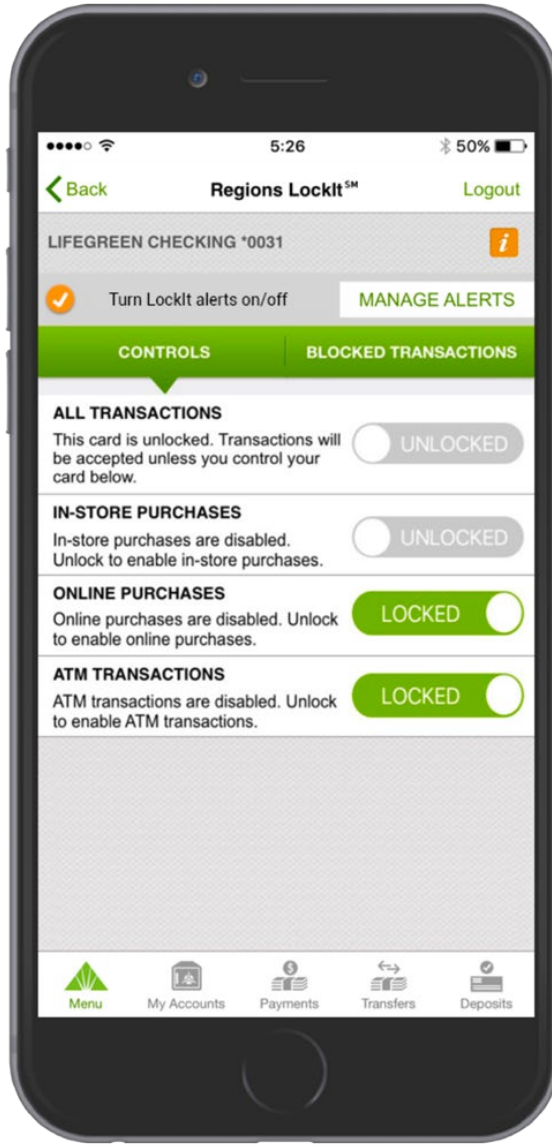
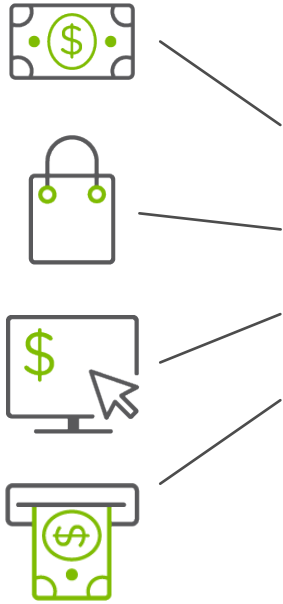
USING ATMS

You can also use any other personal card issued by Regions that can access your Regions checking or savings account. Check cashing service may not be available for some checks. Maximum amount that you may receive for a check cashed at a DepositSmart ATM is determined by various factors, including any cash limits imposed by the ATM or your card, and the amount and types of monies in the ATM at the time of transaction.

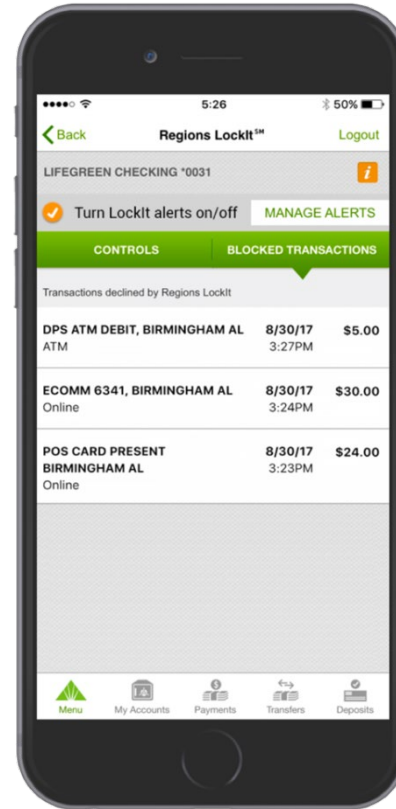
USE YOUR MOBILE DEVICE!

- Set up alerts
- Deposit checks
- Find ATMs or bank branches

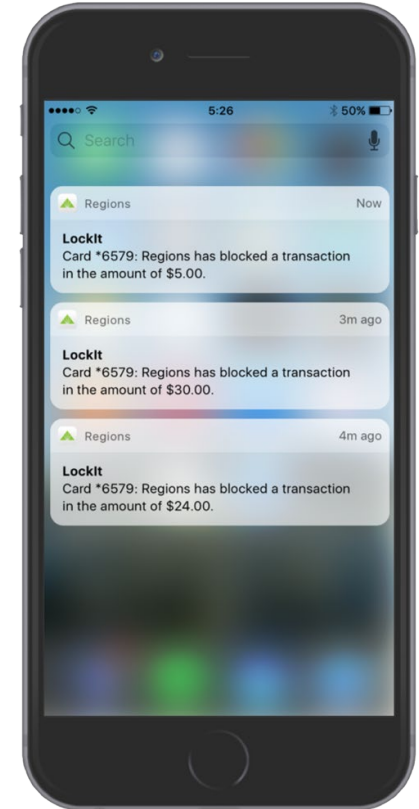




CUSTOMIZE CARD USAGE



MONITOR BLOCKED TRANSACTIONS



SET ALERTS

TRANSFER AND SEND MONEY

Create Transfer

This area allows you to move money from one account to another or make a payment to an eligible loan account. A transfer can be set up for same day processing on any business day if entered prior to 8 p.m. Central Time. Transfers entered after 8 p.m. Central Time will be processed the next business day.

Transfer Information

From Account: Select an account \$26.99
 x-6883 Checkin \$26.99
 x-1992 Checkin \$0.39

To Account: x-1992 Checkin \$0.39

Amount:

Transfer Date: mm/dd/yyyy

Transfer Schedule

Frequency:

If Recurring Transfer:

Number of Transfers to Complete:

Final Transfer Date: mm/dd/yyyy



DEPOSIT CHECKS RIGHT FROM YOUR SMARTPHONE



USE YOUR PHONE TO PAY



iPhone



Samsung

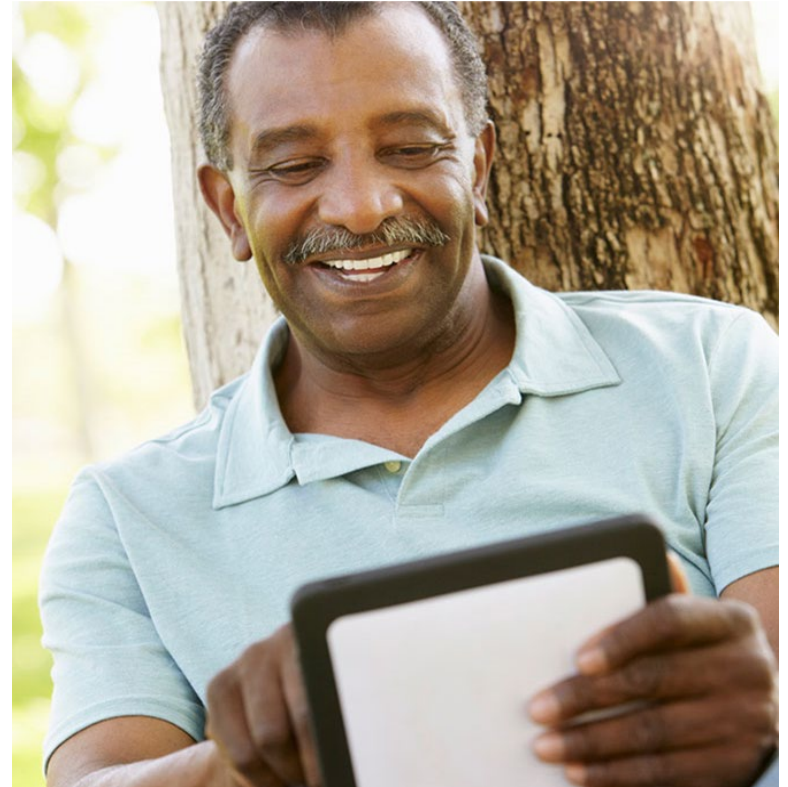
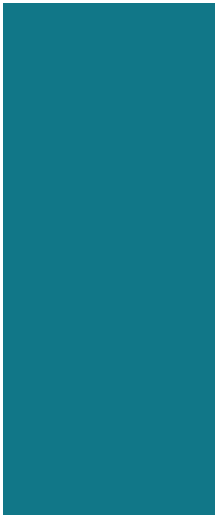


Android

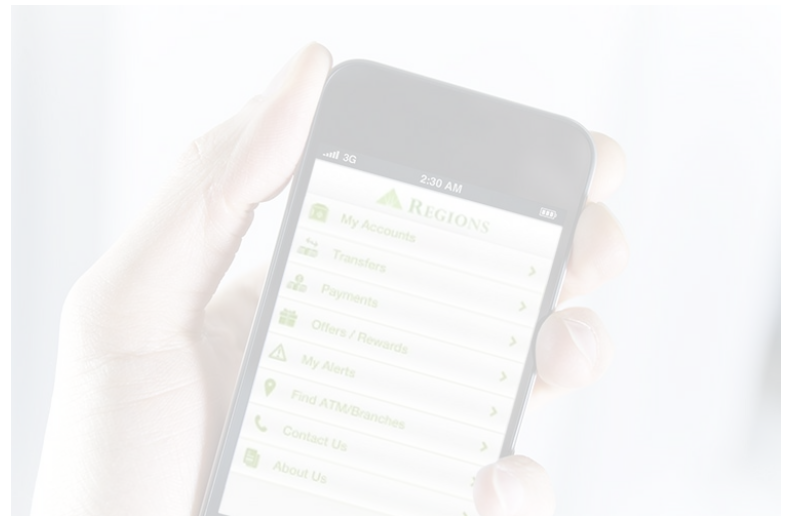
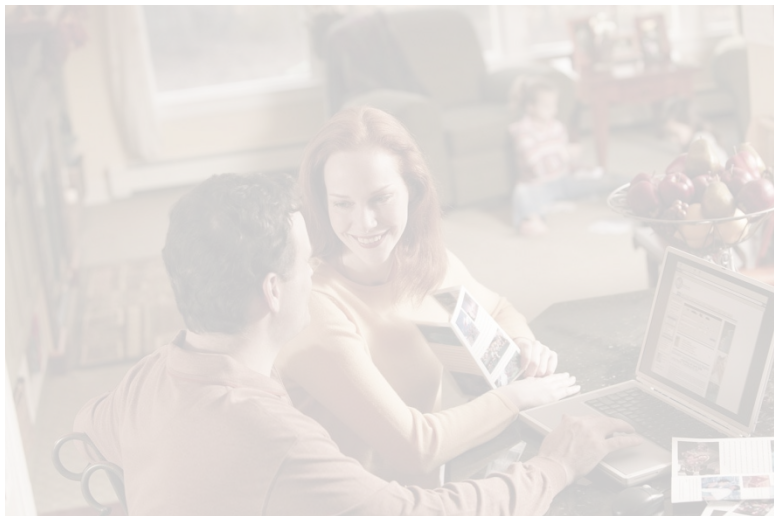
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MANAGE YOUR MONEY

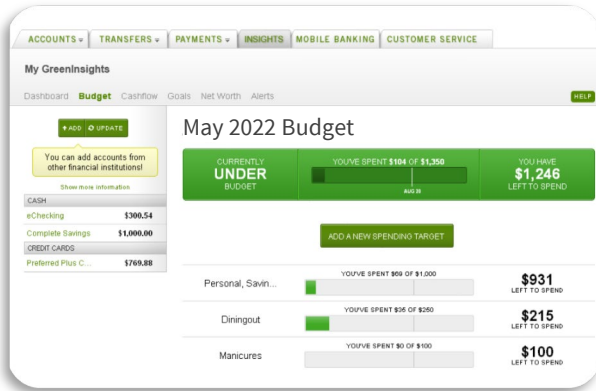


MANAGE YOUR FINANCES ONLINE

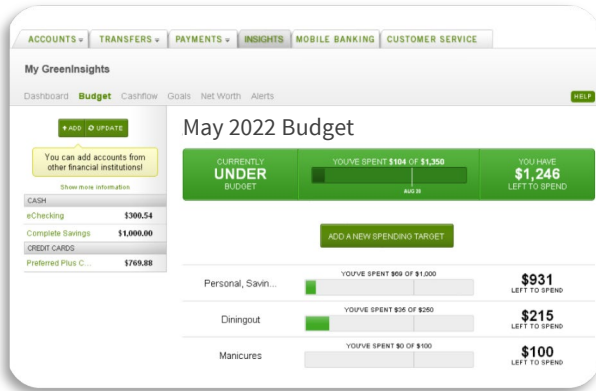
- Create a budget
- Set up savings and pay off goals
- Use online calculators



CREATE A BUDGET

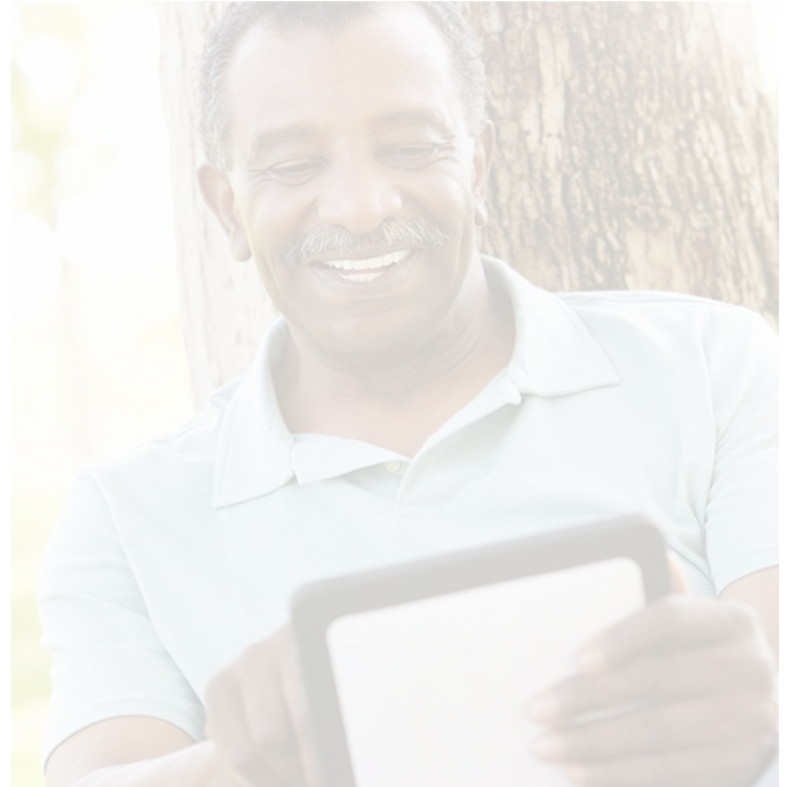
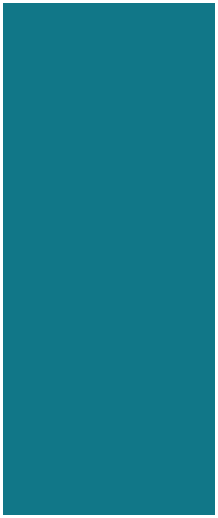


CREATE A BUDGET

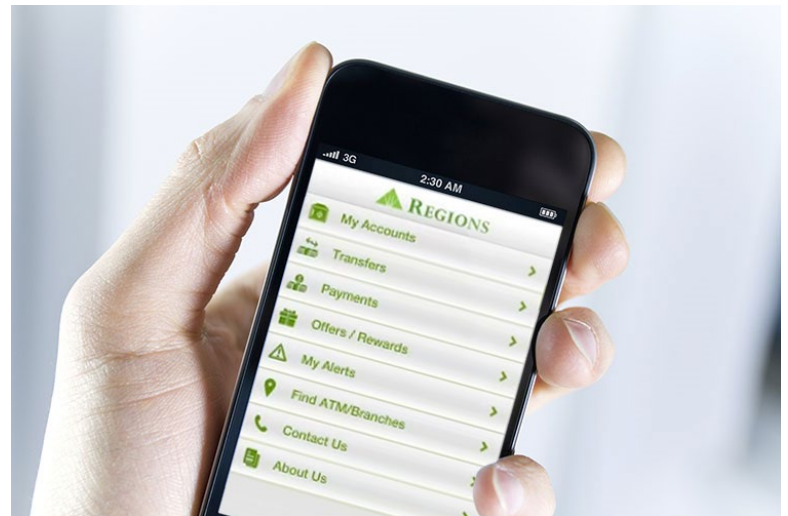


PROTECT YOURSELF FROM OVERDRAFTS





EASILY MONITOR YOUR ACCOUNTS



CHECK YOUR BALANCES



My GreenInsights

Dashboard Budget Cashflow Goals Net Worth Alerts

+ ADD UPDATE

You can add accounts from other financial institutions!

Show more information

| CASH | |
|------------------|------------|
| eChecking | \$300.54 |
| Complete Savings | \$1,000.00 |

| CREDIT CARDS | |
|---------------------|----------|
| Preferred Plus C... | \$769.88 |

Advanced SEARCH

Monday, August 06, 2012 Export

| | | |
|----------------------|-----------|--------|
| GameStop Corporation | Games | -59.99 |
| AT&T | Utilities | -83.90 |
| Bed Bath & Beyond | Home | -6.20 |

Sunday, August 05, 2012

| | | |
|------------|---------------------|---------|
| Check #125 | eChecking | -200.00 |
| Check #124 | Complete Savings | -120.00 |
| Check #123 | Preferred Plus Card | -25.00 |

Saturday, August 04, 2012

| | | |
|-----------------|----------|-----------|
| Company Payroll | Income | +2,809.85 |
| Borders | Personal | -21.21 |

Wednesday, August 01, 2012

| | | |
|---------|----------|--------|
| Buy.com | Personal | -48.63 |
|---------|----------|--------|



OPT FOR eSTATEMENTS

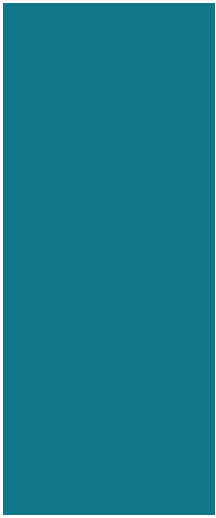


- No need to wait for the U.S. Mail.
- Receive an email reminder when your statements are ready for viewing.
- Because you bypass the home mailbox, you prevent possible mail theft, a common starting point for ID theft.
- Choose to print statements or download them to your personal computer.
- Reduce clutter.
- View past statements.



Request a FREE credit report at least once per year:

- Submit a request online at **annualcreditreport.com**



MAKE SAVING EASIER



AUTOMATE SAVINGS

My GreenInsights

Dashboard Budget Cashflow Goals **Net Worth** Alerts HELP

+ ADD UPDATE

You can add accounts from other financial institutions!

Show more information

| | |
|---------------------|------------|
| CASH | |
| eChecking | \$300.54 |
| Complete Savings | \$1,000.00 |
| CREDIT CARDS | |
| Preferred Plus C... | \$769.88 |

August 2022 Net Worth

| | | |
|------------------------|-------------------------|------------------------------|
| + \$1,300.54 ASSETS | + \$530.66 NET WORTH | ↑ \$0.00 SINCE LAST MONTH |
|------------------------|-------------------------|------------------------------|

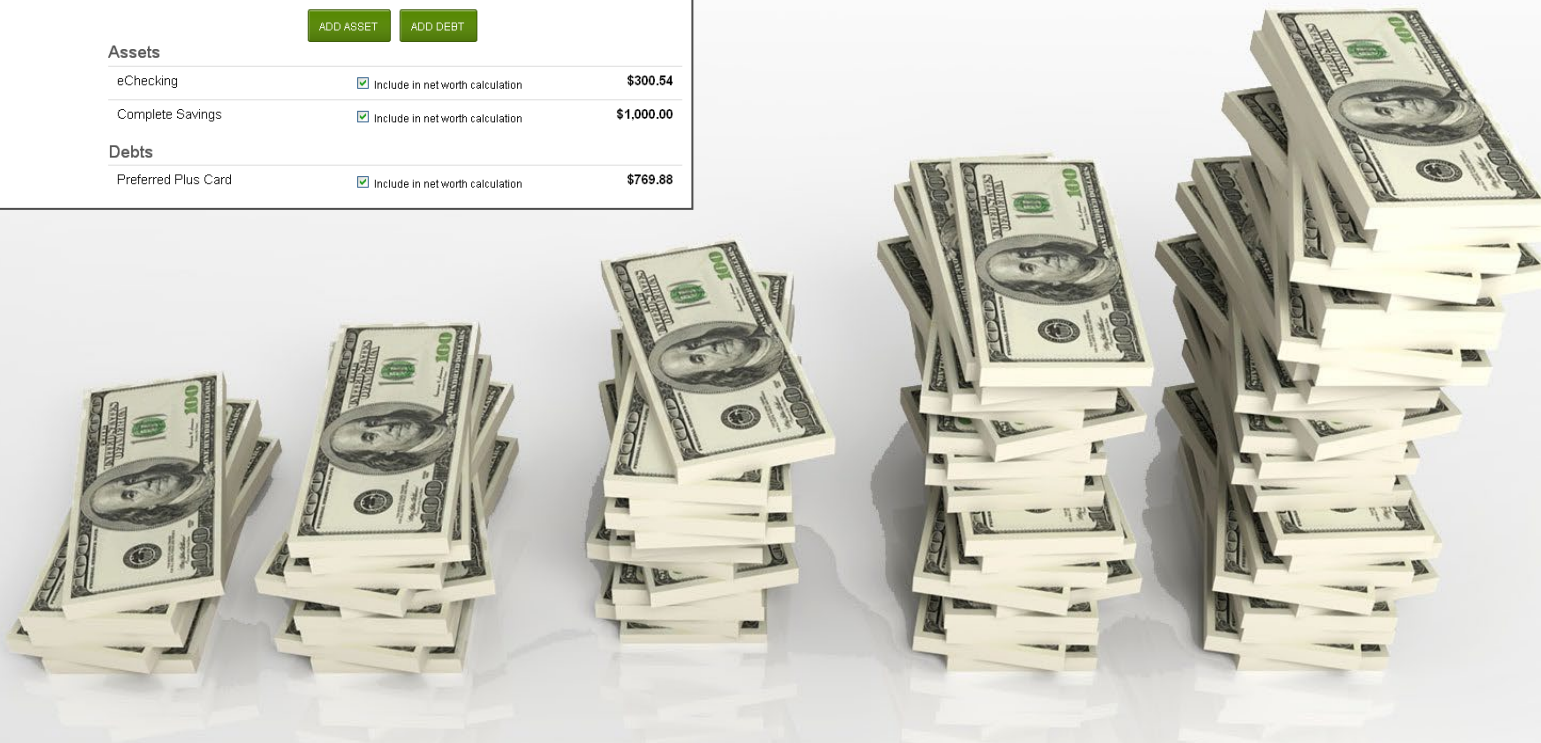
Assets vs Debts

Assets + Debts

ADD ASSET ADD DEBT

| Assets | | |
|------------------|----------------------------------------------------------------------|------------|
| eChecking | <input checked="" type="checkbox"/> Include in net worth calculation | \$300.54 |
| Complete Savings | <input checked="" type="checkbox"/> Include in net worth calculation | \$1,000.00 |

| Debts | | |
|---------------------|----------------------------------------------------------------------|----------|
| Preferred Plus Card | <input checked="" type="checkbox"/> Include in net worth calculation | \$769.88 |



SET UP SAVINGS GOALS



Congratulations

TODAY, YOU WILL LEAVE WITH:

- Tips for simplifying your banking with digital tools
- A checklist of action items for you to follow up on
- Banking tips to making saving easier

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

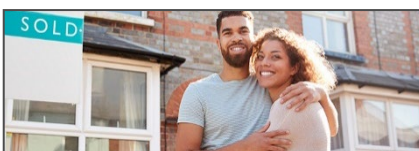
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



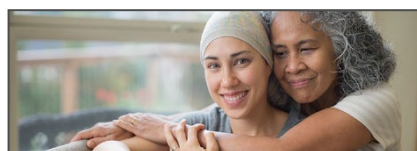
Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

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 Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

