

Business Checking, Money Market, Savings & Time Deposit Accounts Pricing Schedule

(Effective October 17, 2024)

The provisions of the Pricing Schedule are an addendum to the Regions Deposit Agreement.

BUSINESS CHECKING ACCOUNTS

	NONINTEREST-BEARING			INTEREST-BEARING
	LIFEGREEN BUSINESS CHECKING ^{5M}	ADVANTAGE BUSINESS CHECKING	LIFEGREEN® NOT-FOR-PROFIT CHECKING ⁶	BUSINESS INTEREST CHECKING ⁷
You May Avoid Monthly Fee By Maintaining:	Average monthly balance of \$500 OR at least \$1,000 in Regions Business Visa CheckCard and/or Business Credit Card purchases ¹ OR at least one Regions Merchant Services transaction credited to this account ²	Average monthly balance of \$10,000 OR combined balances of \$30,000 in related non-personal accounts ⁵ OR at least \$2,500 in Regions Business Visa CheckCard and/or Business Credit Card purchases ¹ OR at least one Regions Merchant Services transaction credited to this account ² OR at least one deposit to this account using Regions Quick Deposit ³	Not applicable	Average monthly balance of \$5,000
Minimum Opening Deposit	\$100	\$100	\$100	\$100
Excessive Withdrawal/Item Fee	No charge for the first 150 items ⁴ each statement period; then \$0.50 for each additional item	No charge for the first 500 items ⁴ each statement period; then \$0.50 for each additional item	No charge for the first 75 items ⁴ each statement period; then \$0.50 for each additional item	No charge for the first 150 items ⁴ each statement period; then \$0.50 for each additional item
Cash Deposit Fee ⁸	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$20,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits	\$5,000 processed at no charge each calendar month; then \$0.25 per \$100 for additional cash deposits
Pays Interest	No	No	No	Yes, it's a variable rate based on the following balance tiers: \$250,000 or more; \$100,000-249,999.99; \$50,000-\$99,999.99; \$10,000-\$49,999.99; under \$10,000
Monthly Fee (per account)	\$12	\$25	None	\$15
Paper Statement Fee	None	None	None	None

¹For the monthly fee waiver, we count Business CheckCard and Business Credit Card purchases that occur during the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the period, which are counted with purchases for the following statement period. Only CheckCard purchases on this checking account are counted. Only Business Credit Card purchases on accounts held in the name of the entity or person listed as either first or second owner on this checking account are counted. Commercial Card and personal credit card purchases are not counted. ²Merchant Services are provided by Elavon. For the monthly fee waiver, we will count Merchant Services deposits that post during the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the period, which are counted with purchases for the following statement period. For new Merchant Services customers, it may take up to one full statement cycle for the waiver to take effect. ³For the monthly fee waiver we count the Quick Deposit transactions for the time period shown on the periodic statement for this checking account, excluding those that post on the last day of the statement period which are counted with Quick Deposit transactions for the following statement period. ⁴Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals (excluding ATM), transfers (excluding Overdraft Protection transfers) and other debits from the account, whether by check, CheckCard, Automated Clearing House or otherwise. ⁵Combined balances in related non-personal accounts can include \$30,000 in non-personal checking, savings and money market accounts (excluding Public Funds, IOLTA IOTA, and Trust accounts) OR \$30,000 in outstanding business credit card and non-personal line of credit balances and closed-end loan balances. Accounts are considered related if they share the same ownership title and tax identification number. Balances determined at the beginning of the last day of your checking account statement period. ⁶This account is only available to small nonprofit organizations. ⁷Interest is earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly. ⁸Cash Deposit fees are calculated each calendar month at month end and then charged on the following statement period. To determine the amount of the fee, we divide the amount of cash deposits that exceed the deposits processed at no charge by \$100 and multiply the resulting quotient by the applicable fee.

The Monthly Fee on certain checking accounts may not be charged for at least 61 days after account opening even if requirements to waive the Monthly Fee are not met.



BUSINESS SAVINGS ACCOUNTS

	BUSINESS SAVINGS
You May Avoid Monthly Fee By Maintaining:	A minimum daily balance of \$500
Minimum Opening Deposit	\$100
Items Deposited	Not applicable
Pays Interest ¹	Yes, it's a variable rate on all balances
Monthly Fee (per account)	\$5
Excessive Withdrawal/Item Fee ²	\$3 charge per withdrawal or transfer in excess of 3 per month

¹Interest earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly.

²Transfers from one Regions account to another Regions account conducted in Regions Online Banking or Mobile Banking and automatic Overdraft Protection Transfers will not apply to this item count. We will charge you no more than six (6) Excessive Withdrawal/Item fees per month.

BUSINESS MONEY MARKET ACCOUNT

	BUSINESS PREMIUM MONEY MARKET
You May Avoid Monthly Fee By Maintaining:	A minimum daily balance of \$5,000
Minimum Opening Deposit	\$1,000
Items Deposited	No charge for the first 50 items deposited; \$0.50 for each additional item over the 50 total per statement period
Cash Deposit Fee ³	\$10,000 processed at no charge each calendar month; then \$0.20 per \$100 for additional cash deposits
Pays Interest ⁴	Yes, it's a variable rate based on the following balance tiers: \$250,000 or more; \$100,000-\$249,999.99; \$50,000-\$99,999.99; \$10,000-\$49,999.99; under \$10,000
Monthly Fee (per account)	\$12
Excessive Withdrawal/Item Fee ⁵	\$6 per withdrawal, transfer, or payment in excess of 6 per statement period

³Cash Deposit fees are calculated each calendar month at month end and then charged on the following statement period. To determine the amount of the fee, we divide the amount of cash deposits that exceed the deposits processed at no charge by \$100 and multiply the resulting quotient by the applicable fee.

⁴Interest earned on funds in your account for which Regions has received credit. Interest earned is compounded daily and paid monthly.

⁵Fee will be assessed for each transfer, withdrawal or payment (including checks and debit or ATM card transactions) in excess of six per monthly statement period. Transfers from one Regions account to another Regions account conducted in Regions Online Banking or Mobile Banking and automatic Overdraft Protection Transfers will not apply to this item count. We will charge you no more than six (6) Excessive Withdrawal/Item fees per statement period.

Deposit Account Balance Calculation for Monthly Fee Waivers.

Average Monthly Balance: For the Advantage Business Checking account, we divide the sum of the **opening** posted balances for each day in the statement period by the number of days in the statement period. For all other accounts, we divide the sum of the **ending** posted balances for each day in the statement period by the number of days in the statement period. Please note that your account statement only shows ending posted balances and an average balance reflected by those ending posted balances. If your account is an Advantage Business Checking account, the average balance shown on the account statement is not used for purposes of the monthly fee waiver. The ending balance for any day is the opening balance for the next day.

Minimum Daily Balance: The minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period. The ending balance for any day is the opening balance for the next day.

MISCELLANEOUS CHARGES

All fees are per item unless otherwise indicated.

Audit Confirmation Fee	\$35.00
Branch Deposits:	
Rolled Coin (per box)	\$5.00 each
Cashier Check	\$10.00
CheckCard/ATM Card Replacement Fee	\$5.00
Expedited Card Replacement Fee	\$25.00
Check Printing	Fee depends on style of check ordered
Collection Item Fees:	
Coupons – per envelope	\$10.00
Coupons – returned per envelope	\$35.00
Bonds – per envelope	\$12.00
Bonds – returned per envelope	\$35.00
Automated Draft Deposit	\$15.00
Automated Draft Debit	\$15.00
Check Collections – Domestic	\$25.00
Check Collections – Foreign ¹	\$40.00
Domestic Wire Transfer:	
Outgoing Standard	\$25.00
Outgoing Repetitive	\$25.00
Incoming Standard	\$15.00
Internal Transfer	\$5.00
Fax Notification ²	\$3.50
Email Notification ²	\$0.50
Telephone Notification ²	\$5.00
Automatic Standing Transfer	\$10.00
Early Account Closing (within 180 days)	\$25.00
International Wire Transfer:	
Incoming Standard	\$18.00
Outgoing Standard	\$45.00
Foreign Draft	\$45.00
Fax Notification ²	\$3.50
Email Notification ²	\$0.50
Telephone Notification ²	\$5.00
Legal Process/Document Review	\$100.00
Notary Services	No fee
Paid Overdraft Item Fee³	\$36.00
Regions Business CheckCard:	
Regions ATM:	
Withdrawal	No fee
Balance Inquiry	No fee
Transfer	No fee
Mini Statement	\$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 Business CheckCard to withdraw cash with the assistance of a bank employee at a non-Regions banking office.)	
International Service Assessment	3% of transaction amount in U.S. dollars

Regions Online Banking and Mobile Banking⁴ for Business with Bill Pay	
Monthly Fee	No fee
Expedited Payments	
Same Day Bill Payment Fee	\$9.95
Overnight Check Bill Payment Fee	\$14.95
Zelle ⁵	\$0.00

Regions Online Banking for Business with Quicken	
Monthly Fee	No fee
Setup Fee	No fee
(Includes Regions Online Banking for Business)	

Research Services:	
Copy Services Fee (each item copy)	\$0.00

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

Statement Fees:	
Statement Printout	\$0.00
Special Interim Statement	\$0.00
Duplicate Statement	\$5.00
Paper Statement	\$2.00/mo.
Printed Check Images With Paper Statement ⁶	\$3.00/mo.
Deluxe Check Images With Paper Statement ⁶	\$10.00/mo.

Stop Payment	\$36.00
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Stop Payment – Special Paying Instructions (Caution)	\$36.00
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Vault/Night Depository:	
Monthly Charge (Per Canvas Bag)	\$50.00

¹Courier fees may also apply and may vary by country.

²Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

³We will charge you no more than three (3) Paid Overdraft Item fees per day. 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 overdraft fee refund. Paid Overdraft Item fees apply to any item 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. When the available balance in your business 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.

⁴Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees apply.

⁵Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

⁶Fee 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.

Branch Check Cashing Service Fees¹

Regions' check cashing service allows you to cash most checks, including those made payable to your business, for quick access to funds.

Check Type	Check Amount	Fee	Minimum Fee
Printed Payroll and Government Checks Not Drawn on Regions	All Amounts	1.50% of Check Amount	\$5
Other Check Types Not Drawn on Regions ² and Two-Party Business Checks Drawn on Regions	All Amounts	4.00% of Check Amount	\$5

¹Regions 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.

²Includes two-party consumer and business, handwritten person-to-business, handwritten person-to-person, insurance settlement, cashier's checks, official checks, handwritten payroll and money orders.

Mobile Deposit Fees³

Availability ⁴	Fee ⁵
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

³Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply. Mobile Deposit is not available for accounts that are enrolled in any other Regions remote deposit capture service, including the Regions Quick Deposit service.

⁴Funds 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.

⁵Fee will appear in your account statement as "Mobile Transaction Fee".

Information

Call your local Regions office for additional information on your Business Checking, Savings or Money Market account or any of our other financial services.

Inactivity on Checking and Money Market Accounts; Statements and Fees

For all checking and money market accounts that have had no customer-initiated activity for a period of 92 days, we may, at our option, provide account statements to you on a quarterly basis. Any fees we charge for the delivery of a paper statement or check images will be charged with respect to the quarterly statement only. Monthly account fees will continue to apply. Upon any subsequent customer-initiated activity, monthly statements will resume.

Overdraft Protection

Overdraft Protection allows you to link your Regions business checking account to an eligible Regions business 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 business deposit accounts, credit cards, and credit lines. Funds transferred 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.

Time Deposits

- The minimum balance to open a Regular Time Deposit and/or Certificate is \$500 for terms of 90 days or more, \$2,500 for terms of 7-89 days.
- Early withdrawal may result in substantial penalty. Refer to the Time Deposits/Certificates of Deposit section of the Deposit Agreement, to your Time Deposit receipt, or to your Prematurity Notice for details, terms and conditions.

Relationship Interest Rates for Business Banking Time Deposits and Certificates of Deposit

If you are a Regions checking customer, you may qualify to earn a special relationship interest rate on certain time deposit accounts (“Time Deposits”) and certificates of deposit (“Certificates”). The requirements for a relationship interest rate (the “Relationship Requirements”) are as follows: (i) you must be a Business Banking customer as defined by Regions and as indicated in Regions’ records, (ii) the Time Deposit/Certificate must have a term or renewal term, as applicable, of at least 32 days and (iii) the primary or secondary owner on the Time Deposit/Certificate must be the primary or secondary owner on an open Regions checking account in good standing during the Time Deposit/Certificate term or renewal term, as applicable. Please note that IRA Time Deposits and Certificates, deposits by public entities, brokered deposits, deposits by Commercial Banking customers as defined by Regions and as indicated in Regions’ records, and deposits by financial institutions are not eligible for relationship interest rates.

Applicable relationship interest rates and standard interest rates together with corresponding annual percentage yields (APYs) will be stated in other disclosures related to the Time Deposit or Certificate. Relationship interest rates and standard interest rates are set from time to time by Regions management and are subject to change.

Regions may discontinue or change the requirements for relationship interest rate programs at any time, and subject to notification requirements imposed by applicable law or regulation, Regions has no obligation to continue a relationship interest rate program for any Time Deposit or Certificate renewal term.

Regions may from time to time refer to its deposit systems to confirm that the primary or secondary owner on the Time Deposit/Certificate is the primary or secondary owner on an open Regions checking account in good standing, and if such Relationship Requirements is not satisfied, Regions may reset the interest rate for the Time Deposit/Certificate to the standard Regions interest rate for Time Deposits/Certificates that was in effect at the time the Time Deposit Certificate account was opened or renewed, as applicable. You will be notified if this occurs. Any such interest rate reset will take effect no earlier than the day following the day on which Regions determines that you have failed to meet any Relationship Requirement, and the standard interest rate will apply for the remainder of the Time Deposit/Certificate term or renewal term, as applicable.

Please refer to your Time Deposit/Certificate account documentation for details and disclosures.

Additional Terms and Conditions

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.

Please Retain For Your Records

