



A QUICK GUIDE TO YOUR REGIONS CREDIT LINE

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

Description	A Regions Credit Line is a revolving line of credit that allows funds to be borrowed, repaid and then borrowed again. It requires no collateral to secure the credit line.
Purpose	A Regions Credit Line has many uses. For example, in addition to overdraft protection, you might use it for minor home improvements, car repairs or mini vacations.
Features	<ul style="list-style-type: none"> • An Automatic Payment Option is available with a Regions checking account. • When used as overdraft protection, a minimum draw of \$100 will be advanced from your Regions Credit Line and credited to your protected Regions checking account.
Using Your Line of Credit	You can obtain advances in person at a Regions branch by using the provided access checks, by making Online Banking transfers or by calling the Regions Loan Servicing Department at 1-800-231-7493. No card access is available.

ADDITIONAL INFORMATION

Credit Limit Amount	based on credit approval
Monthly Payments	of the outstanding balance or , whichever is greater
Interest Rate	Annual Percentage Rate
Credit Advance Fee	The lesser of or per Credit Advance. No Credit Advance Fee will be charged on overdraft protection payments; however, the terms of your checking account agreement may require such a fee.
Annual Fee	A nonrefundable Annual Fee of will be charged to your credit line annually, beginning after the first statement cycle.
Over-the-Credit-Limit-Fee	Your credit line may be charged \$29 per occurrence if you cause your credit line to go over your Credit Limit. This includes writing a Special Check in excess of your available balance.

Late Fee	If you do not make your payment within 10 days after the payment due date shown on your periodic statement, we may charge you \$29 per occurrence.
Managing Your Account	<ul style="list-style-type: none"> • Your monthly payment is due on the same day each month. • The account balance, account activity, available credit, minimum payment and payment due date will be shown on your monthly billing statement. • You must make at least the minimum required payment by the payment due date shown on your monthly billing statement to avoid a late fee and help keep your line of credit in good standing. • By making more than the scheduled payment, you can reduce the amount of interest paid over the life of the credit line.

WHAT TO EXPECT AFTER YOU APPLY

- All loans are subject to credit approval. In most cases, a credit decision can be made within one business day. However, additional documentation or information, such as income verification, may be required and could delay the credit decision and closing.
- Closing dates vary, but in most cases closing can occur within 24 business hours from time of application.
- Funds are available immediately at loan closing.

WE'RE ALWAYS HERE TO HELP!

- To apply, call 1-888-IN-A-SNAP (462-7627), or
- Visit us at regions.com
- Find a branch or ATM convenient for you by visiting regions.com/locator.rf
- Have questions? Give us a call at 1-800-REGIONS (734-4667)

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 Regions Credit Line. Please refer to your credit agreement and related disclosures for the legal terms and conditions of your Regions Credit Line. Other products and services described in this guide may be subject to separate terms and conditions. Your Regions Credit Line is subject to credit approval.

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