



A QUICK GUIDE TO REGIONS READY ADVANCE

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

The Regions Simplicity PledgeSM

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 ABOUT REGIONS READY ADVANCE

Description	<p>Regions Ready Advance[®] is a small-dollar, revolving line of credit product. With a revolving line of credit, funds can be borrowed, repaid and then borrowed again.</p> <p>Ready Advance is an expensive form of credit compared to some alternatives. Please contact a Regions banker to discuss other credit opportunities for which you may qualify.</p>
Eligibility	<p>Ready Advance* is available to customers with a Regions checking account that has been open at least six months; receives combined monthly, electronic deposit(s) of at least \$100; and is in good standing (for additional eligibility requirements, please see the Ready Advance Account Agreement and Disclosures at regions.com/readyadvance).</p> <p>There is no initial application, credit check or loan closing process for Ready Advance if you qualify. To find out if you are eligible, look for a Ready Advance link in the Customer Service menu within Regions Online Banking. If you do not see the Ready Advance link, but think you might qualify, you may call 1-800-766-1205 to receive an application by mail.</p> <p><small>*Not available for deposit accounts originated in North Carolina.</small></p>
Activation	<p>Ready Advance is activated through Regions Online Banking only. Upon reviewing and accepting the Agreement and Disclosures, Ready Advance is immediately available for advances.</p>
Advances	<p>Advances can be made by 1) visiting Regions Online Banking, 2) contacting Regions Customer Service at 1-800-231-7493 or 3) completing and signing a special Ready Advance Cash Advance Request Draft and presenting it at any Regions branch. An initial advance through Online Banking must be taken to complete the activation process.</p>
Cash Advance Fees	<ul style="list-style-type: none"> • During the first 12 statement cycles, there is a \$1 Cash Advance Fee for each \$10 advance you obtain. • After you have been a Ready Advance customer for at least 12 statement cycles and if your account is not in default, the fee will decrease to \$0.70 per \$10 advance.
Interest	<p>Depending on your repayment model, there may be additional interest assessed on your outstanding balance in addition to the Cash Advance Fee. See page 2 for a description of the Base Repayment Model and Installment Repayment Model.</p> <p>Visit regions.com/readyadvance to review the complete Account Agreement and Disclosures for more information.</p>

ADDITIONAL INFORMATION

Product Terms	Credit Limit:	<ul style="list-style-type: none">• First 12 statement cycles: \$50-\$500 (based on 50% of the total monthly direct deposit activity for the previous month)• After 12 statement cycles: \$50-\$1,000 (based on 50% of the total monthly direct deposit activity for the previous month)
	Interest Rate:	See explanation of repayment models in next section
	Minimum Draw Amount:	\$10
	Copy Fee:	\$5 per account history report request
	Statement Reprint Fee:	\$5 per statement reprint request

Ready Advance Has Two Types of Repayment Models

1 BASE REPAYMENT MODEL

- This is the standard repayment method.
- In the first 12 statement cycles and afterward if you choose to continue this repayment method, 100% of any outstanding balance is automatically repaid on the day Regions receives your next direct deposit(s) of at least \$25 (note that this is not limited to payroll direct deposits; other direct deposits also are eligible for repayment of advances). If the amount of the direct deposit is not enough to repay 100% of the outstanding balance, Regions will continue to repay the remaining outstanding balance from subsequent direct deposits until the outstanding balance is paid in full.
 - ▶ If not repaid within 35 days, the outstanding balance will be withdrawn from the checking account. This could potentially cause an overdraft to the checking account, and overdraft fees could apply.
- After 12 statement cycles, if your account is not in default, your balance will be automatically repaid on the due date shown on your monthly statement instead of on the day Regions receives your next direct deposit. We will withdraw from your checking account the entire outstanding balance, which may be different from the balance shown on your statement if you have taken additional advances since you received the statement.

You may choose to continue repaying your balance using your next direct deposit(s) instead of on your monthly due date. You must notify us by calling 1-800-231-7493. If you choose to continue using this repayment option, your Credit Limit will remain a maximum of \$500 and your Cash Advance Fee will remain \$1 for each \$10 advanced.

NOTE: If your Ready Advance balances are not repaid in full and in a timely manner as explained in the Base Repayment Model terms, then in addition to the Cash Advance Fee, interest at a rate of 21% APR will be assessed on outstanding balances.

2 INSTALLMENT REPAYMENT MODEL

- Your installment payment will be 50% of the outstanding balance or \$100, whichever is greater. You will receive a statement each month for the minimum payment due.
- You must let us know if you wish to repay your balance in installments.
- In addition to the Cash Advance Fee, interest at a rate of 21% APR is assessed on any outstanding balance.

Cool-off Period

- The cool-off period applies each time you reach your maximum available credit limit for six consecutive months.
- If you reach your maximum available credit limit for six consecutive months, at month seven no advances will be permitted for one full statement cycle. Additional advances will be permitted once the cool-off period has ended.

Managing Your Account

After activating your account online, you can view your account balance, transaction history, available credit and payment information on your monthly statement or by visiting Regions Online Banking at regions.com.

We're always here to help! Just call us at 1-800-231-7493.

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