

Products for Outreach to the Unbanked/ Underbanked Regions Financial Corporation

Regions Financial Corporation is focused on products which meet the needs of the unbanked and underbanked consumers. In addition to providing financial literacy materials and instructors to schools and not-for-profits throughout our 16-state footprint, Regions has also created a suite of low-cost products which will help the consumer avoid high fees charged by alternative financing companies as well as meet their specific financial needs.

Our Basic Checking Account provides a full service account with low monthly fees. A debit card is available for use with this account. Other perks include: Free Regions Online Banking with Bill Payment; 30% discount on one safe deposit box rental; and Bonus rate on select CDs (when available).

Mobile banking is free if you have registered for Regions Online Banking. Mobile Banking allows you to view account information, pay bills, and transfer funds from a cell phone or mobile device. Regions Mobile Banking offers three ways to access your account information: Mobile Text and Alerts, Mobile Web or Mobile Application.

Regions has introduced Now Banking, a suite of financial products that includes a reloadable pre-paid Visa card for a monthly fee of \$5 (no charge with \$500 monthly direct deposit), Load fee of \$3 (no charge with Regions check cashing) and paper statement fee of \$3.

Regions has also partnered with Western Union to provide their services at our branch locations. Western Union has variable fees based upon the location of the money transfer, transaction type and amount. Western Union fees are not controlled by Regions.