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Privacy Pledge

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Facts - What does Regions do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ▶ Social Security number and income
- ▶ Account balances and transaction history
- ▶ Payment history and credit history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Regions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Regions share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit-worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- ▶ Call 1-800-240-2948 - our menu will prompt you through your choice(s). For TTY/TD, call 1-800-374-5791 for assistance with making a written election.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

To limit direct marketing contact

Ask a Regions associate to add your contact information to Regions' Do Not Solicit List by:

- ▶ Calling 1-800-734-4667
- ▶ Visiting a Regions branch

Please note:

Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

Communications

By providing Regions with your telephone number(s) and other contact information, you have agreed that Regions or any company or person providing services in connection with your account(s) may contact you for any informational purposes related to your account(s) and in any manner permitted or required by law. This may occur by using an automatic telephone dialing system; leaving you a voice or prerecorded message; or sending you a text, email or other electronic message (each a "Communication"). You are not required to provide consent for Communications made to your cellular telephone number(s), but if you have provided such consent and wish to revoke it, please call Regions at 1-888-219-9227. You will be asked to provide certain identifying information to ensure you have permission to make changes to the account.

Questions?

Call 1-800-734-4667 or go to regions.com/privacypolicy.

Who we are

Who is providing this notice?	This notice is provided by Regions Bank and other companies with the Regions name.
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What we do	
How does Regions protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are bound by our Code of Conduct and Privacy policies to access personal consumer information for legitimate business purposes only and to safeguard confidential information about you.
How does Regions collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ open an account or apply for a loan ▶ make deposits or withdrawals from your account ▶ provide account information We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▶ sharing for affiliates' everyday business purposes - information about your credit-worthiness ▶ affiliates from using your information to market to you ▶ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See "Other important information" section for your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▶ <i>Our affiliates include companies with the Regions name and financial companies such as banks, insurance agencies, securities broker-dealers, investment advisors and mortgage companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▶ <i>Regions does not share with nonaffiliates for marketing purposes.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▶ <i>Our joint marketing partners include financial companies such as insurance companies and product and service marketing companies.</i>

Other important information
<p>You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements. Accounts with Vermont addresses will be treated as if you opted out of sharing information about your creditworthiness with our affiliates, but we may share information about our transactions and experiences with you with our affiliates without your consent.</p> <p>For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Solicit List by following the directions in the "To limit direct marketing contact" section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132; email, BCPINFO@ag.state.nv.us.</p>

Personal Information Fact Sheet
<p>For more details on Privacy, please see the "What Does Regions Do with Your Personal Information?" fact sheet available as a PDF in either English or en español.</p> <p>¿Desea leer este folleto en español? Para solicitar una copia de esta información en español, llame al 1-800-REGIONS (1-800-734-4667) o visite regions.com/espanol.</p>