

Some ways Regions has helped safeguard customers from extra fees

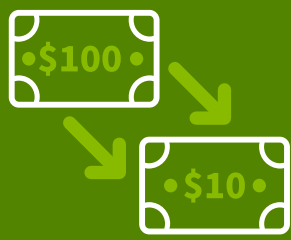
Eliminated overdraft protection transfer fees

Removed non-sufficient funds fees, or returned item fees, from all checking, savings, and money market accounts

Lowered overdraft protection transfer amounts from \$100 to \$10 increments

Introduced greater visibility to transaction and balance info through online and mobile banking

Activated alerts for transaction and balance info



Lowered the daily cap on overdraft fees to three for all banking accounts except analyzed and commercial accounts

Established Regions Overdraft Grace and incorporated it into existing overdraft alerts

Launched Early Pay and the Regions Protection Line of Credit