

## Regions CD Account Interest Rates & Annual Percentage Yields

The interest rates and annual percentage yields (APYs) are accurate as of: 07/02/2024.

The Relationship Pricing interest rates and APYs are available to depositors who meet the following relationship requirements:

- The time deposit term must be at least 32 days and
- The primary or secondary designated owner on the time deposit must be the primary or secondary designated owner on an open Regions Bank checking account in good standing during the term of the time deposit.

If you do not meet the bank's relationship requirements, your account will earn the lower Standard Pricing interest rates and APYs. Details about Relationship Pricing and Standard Pricing are disclosed in time deposit account documentation and disclosures and are available from the Bank's customers service representatives.

### Promotional Interest Rates & APYs

| Term      | Standard      |       | Relationship  |       |
|-----------|---------------|-------|---------------|-------|
|           | Interest Rate | APY   | Interest Rate | APY   |
| 10 months | 4.64%         | 4.75% | 4.88%         | 5.00% |
| 16 months | 4.16%         | 4.25% | 4.40%         | 4.50% |

### Non-Promotional Interest Rates & APYs

| Term           | Standard      |       | Relationship  |       |
|----------------|---------------|-------|---------------|-------|
|                | Interest Rate | APY   | Interest Rate | APY   |
| < 1 month      | 0.01%         | 0.01% | 0.01%         | 0.01% |
| 1 - 5 months   | 0.01%         | 0.01% | 0.01%         | 0.01% |
| 6 - 9 months   | 0.01%         | 0.01% | 0.03%         | 0.03% |
| 11 - 15 months | 0.01%         | 0.01% | 0.03%         | 0.03% |
| 17 - 23 months | 0.01%         | 0.01% | 0.03%         | 0.03% |
| 24 - 35 months | 0.01%         | 0.01% | 0.05%         | 0.05% |
| 36 - 47 months | 0.01%         | 0.01% | 0.05%         | 0.05% |
| 48 - 59 months | 0.01%         | 0.01% | 0.05%         | 0.05% |
| 60 - 72 months | 0.01%         | 0.01% | 0.05%         | 0.05% |

Regions CDs are uncertificated time deposit accounts and subject to the terms and conditions of the Regions [Deposit Account Agreement](#) and other related disclosures, terms, and conditions. This page is not an offer or contract and does not amend the Deposit Agreement, the terms of which govern and control. Rates offered for CDs may be changed at any time without notice. The minimum balance to open a CD and obtain the APY with a term of 90 days or more is \$500. The minimum balance to open a CD and obtain the APY with a term of 7-89 days is \$2,500. Interest on CD accounts with terms longer than 366 days must be paid at least annually. Substantial penalty for early withdrawal. Fees could reduce earnings on Account. See Deposit Account Agreement for details. Promotional rates may apply to certain accounts, are for a limited time only, and cannot be combined with other bonus rate offers. Offer is subject to change at any time. Not available for brokered deposits, or to public entities, financial institutions, or Commercial Banking customers, as defined by Regions and/or as indicated in Regions' records.