



Video transcript: “Understanding your CDs Grace Period Transcript”

Video source: [<https://www.regions.com/personal-banking/savings/cd-account/cd-maturity.>]

[Upbeat music begins to play]

[Regions Logo appears. Beneath it are the words “Understanding your CDs Grace Period. The green triangle of the Regions logo turns and morphs into a play button icon. A cursor clicks the play button.]

VOICEOVER:

Do you have a CD at Regions that is approaching maturity?

[An animated man wearing a yellow shirt, black pants, gray shoes and gold glasses is sitting in a blue chair looking at his laptop computer next to a green plant with a dollar sign on its main leaf]

V/O:

Here are a few great things to know so you can take full advantage of this opportunity and get the most out of your investment.

[The plant transitions into a stock ticker in the background representing the CDs earnings over its life]

V/O:

Your CD comes to maturity on the last day of its Term. Regions provides all CD customers with a pre-maturity notice, reminding CD customers that their CD maturity date is approaching.

[A notification with a bell icon pops up on the screen that reads “CD PRE MATURITY NOTICE At Regions, your relationship is important to us, so we are writing to make aware that the CD/Time Deposit below is scheduled to renew automatically on the Maturity Dated listed”]

V/O:

Upon reaching maturity you may have a grace period of up to 10 calendar days to decide what to do with the funds without penalty.

[A green calendar appears on screen then counts up to 10]

[ONSCREEN: (CDs with terms of 7-31 days have a grace period of one business day.)]

V/O:

You can choose to roll your funds over into a new CD, add funds to the CD, withdraw all or part of your original deposit plus any unpaid earned interest, or transfer your funds to a different product.

[An animation of shows money transferring from one CD to another. Another animation shows money being added to the original CD. Another animation shows the money leaving the CD with earned interest.]

V/O:

If you choose not to make any changes, and you selected auto renew when you opened it, your CD will automatically renew for the same term (beginning as of the maturity date) based on the published interest rate and annual percentage yield (APY) in effect as of the maturity date which may be lower or higher than your current interest rate and APY.

[Transition back to the man in the chair. A selected checkbox labeled “Auto renew” is now beside him.]

[ONSCREEN: (Your interest rate and annual percentage yield (APY) for your renewal term will be based on the published interest rate and annual percentage yield (APY) in effect as of the maturity date which may be lower or higher than your current interest rate and APY.)]

[ONSCREEN: Your Regions Banker is a great resource”

V/O:

Your Regions Banker is a great resource who can provide you with current rate information and help you understand your savings options.

[The checkbox transitions to an illustration representing a Regions banker with the words “relationship CD & Premium Money market beside her and the words “Explore your options below.]

V/O:

Make an appointment today before your grace period ends.

[ONSCREEN: “Make an appointment today before your grace period ends.”

Learn more at Regions.com/cdmaturity

[ONSCREEN: “Learn more at Regions.com/cdmaturity”

[Disclosures]

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