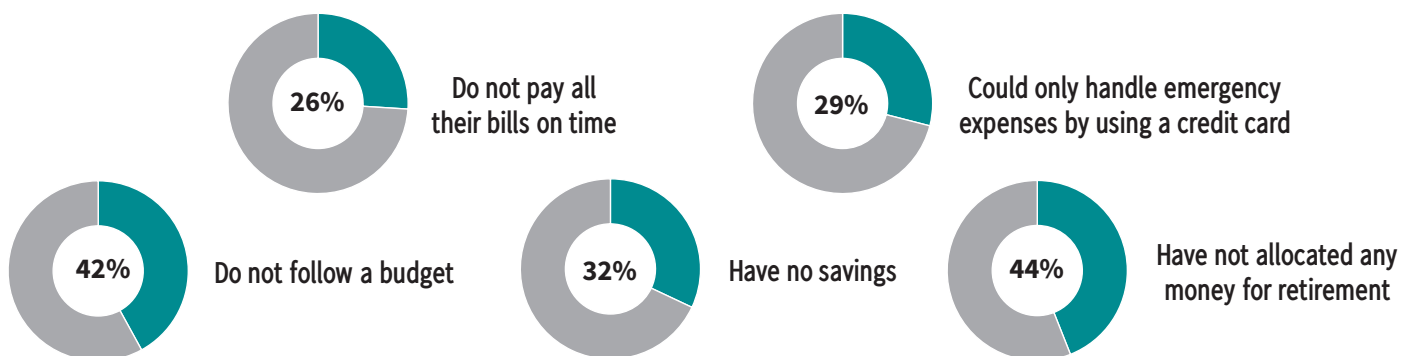


# FREE EMPLOYER FINANCIAL WELLNESS SOLUTIONS

We know your employees' financial wellness is important to you. That's why Regions Next Step Elevate offers financial seminars and solutions at no cost to you.

Did you know personal financial issues are the No. 1 cause of workplace stress among employees? According to research by Harris Interactive, employees with high levels of stress from debt are more likely to experience anxiety and other potential health concerns.

Research by Harris Interactive revealed the following findings about American adults:



This research also revealed that the pressure and distraction employees experience from financial burdens can cost employers an average of \$5,000 per employee per year in lost productivity. To address this problem, we offer Regions Next Step seminars. They provide your employees with solutions to help them start focusing less on their finances and more on furthering their careers and enjoying life.

See the next page for more information on our free seminars and solutions.

## Regions Next Step seminars will help your employees take control of their financial future, while encouraging their success in the workplace and beyond.

### Seminars:

- 10 Ways To Simplify Your Life Using Banking Technology
- Building Your Financial Know-How
- Energize Yourself Financially
- Managing Your Money
- Maximize Your Personal Wealth
- Protect Yourself From Identity Theft
- The Importance of Saving
- Tips and Tools for Helping Seniors Avoid Financial Exploitation
- Saving for Retirement
- Your Credit Report
- Your Road to Home Ownership
- Counterfeit Money Awareness and Cash Handling Tips

### In addition to our financial wellness seminars, we offer these tools and services:

**LifeGreen® Checking** – Enjoy convenient checking account options fit for your individual banking needs.

**Now Banking** – Use a suite of products and services to manage your cash with or without an account. It includes the Regions Now Card®, a reloadable prepaid card.

**LifeGreen Savings account** – Start saving with no monthly fee, no minimum balance requirements, and annual savings bonus opportunities.

**Regions Cashback Rewards®** – Earn cash back, credited directly to your checking account or Now Card, on offers activated in Online or Mobile Banking for eligible purchases made with your Regions CheckCard or Now Card<sup>1</sup>.

**Our Regions Next Step Elevate associates are ready to help your employees reach financial success. To get started, call 1.800.regions or visit regions.com and select “Make an Appointment.”**

**Regions Relationship Rewards®** – When your checking account is enrolled in Relationship Rewards, you’ll earn points for having certain accounts and using certain Regions products and services.<sup>2</sup>

**Regions My GreenInsights** – Gain insights with tools to help you create a budget and manage and track your finances.

**Regions Online Banking with Bill Pay<sup>3</sup>** – Check balances, pay bills and transfer funds with added convenience and security.

**Mobile Banking<sup>4</sup> with Regions Mobile Deposit** – Check balances, transfer funds, pay bills and deposit checks, all from your mobile device.

**Online Statements** – Sign up for Online Statements and stop filing, shredding and even losing your paper statements.

**Visa’s Zero Liability Policy<sup>5</sup>** – Know that you’re not responsible for unauthorized transactions on your Checkcard or Now Card, including online purchases.

**Option to enroll in Overdraft Protection** – Link your Regions personal checking account to an eligible Regions funding account for Overdraft Protection<sup>6</sup>.

### Regions Financial Learning Center

Enjoy free online, self-paced videos on a variety of financial topics such as savings, mortgages, financing higher education, and identity protection.