

## **REGIONS BANK 12 Months Same as Cash Disclosure**

\*Credit and loans provided by Regions Bank, Member FDIC, (650 S. Main St., Suite 1000, Salt Lake City, UT 84101) on approved credit, for a limited time. 19.99% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), effective as of September 2024, subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Interest waived if repaid in 365 days from first disbursement. When open line period ends, the balance becomes a fixed rate installment loan; repayment terms vary from 24 to 132 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 365 days after first disbursement. If no payments made during same-as-cash period and APR of 19.99%, monthly payments vary from \$21.99 to \$30.82 per \$1,000 borrowed depending on term. The minimum monthly payment will be no less than \$50.00.