

REGIONS BANK Traditional Installment Loan 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. 8.99% to 24.49% fixed APR (provided however, APR will not exceed 15.99% for residents of New Jersey and 17.99% for residents of Florida and Wisconsin), subject to change. Minimum loan amounts apply. Interest starts accruing when funds are disbursed. Open line period payments due 90 days after origination and monthly thereafter during open line period. When open line period ends, the balance becomes a fixed rate installment loan; repayment terms vary from 12 to 144 months. Actual loan term may be shorter if less than the full approved amount of credit is used. First monthly loan payment due 30 days from the end of the open line period. Monthly payments vary from \$11.49 to \$30.27 per \$1,000 borrowed depending on term and interest rate. The minimum monthly payment will be no less than \$50.00.