

# Great rates. Great opportunity.

For a limited time, pay an introductory rate of only

# 1.99%<sub>APR\*</sub>

on your Home Equity Line of Credit for 12 months. After that, variable rates range from

# 4.25% – 9.25%<sub>APR\*</sub>



Regions knows there's a big difference between borrowing and intelligent borrowing. Whether you're looking to consolidate debt, pay for higher education, renovate your kitchen or create an emergency fund, you can use the equity in your home to make it happen. Plus, with this special offer, there is no minimum draw amount required. That's pretty intelligent if you ask us. With Regions, you'll not only get amazing rate offers, but also the expertise of Regions associates to help you decide if a Home Equity Line of Credit is right for you. Ready to move your life forward?

To learn more, stop by a branch, call 1.888.in.a.snap or visit [regions.com/amazingrate](http://regions.com/amazingrate).



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and information.



## REGIONS

It's time to expect more.

MEMBER FDIC © 2015 Regions Bank. Regions, the Regions logo and the LifeGreen bike are registered trademarks of Regions Bank. \*INTRO RATE: For each of your first twelve (12) billing cycles, the monthly Periodic Rate for new transactions, except those made to cover overdrafts in your designated checking account, will be an ANNUAL PERCENTAGE RATE (APY) of 1.99%. Beginning with your thirteenth (13th) billing cycle, the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for all transactions and balances will be based upon your contracted rate which will be a variable rate based upon *The Wall Street Journal* prime rate, which was 3.25% as of 1/8/15, but will never be more than 18% or less than 3.75%. Your APR will be based on several factors, including your credit history, loan-to-value ratio, property type, and lien status. Non-discounted APRs as of 1/8/15 ranged from 4.25% to 9.25% APR. Intro Rate Discontinued for Payment Default will take effect on the first day of the billing cycle following the sixty-first (61st) day of delinquency. If you exercise your option to convert all or part of the balance in your Credit Line Account to a fixed rate as provided in the "Conversion Option" section of the Agreement, the Intro Rate will not apply to any balance so converted. Your first billing cycle after the date of the Agreement may be less than a full or complete billing cycle. No other discounts apply to the Intro Rate. Other discounts based upon your other Regions relationships may apply after the Intro Rate period. Talk to your Regions representative. OTHER COSTS OR FEES: Closing costs are estimated to range between \$150 and \$2,000, and Regions will pay closing costs for Lines of \$250,000 or less. For Lines greater than \$250,000, Regions will pay up to \$500 in closing costs. If you terminate your Line within 24 months from the account opening date, third-party closing costs paid by Regions will be charged back to your Line. The \$100 inactivity fee is waived the first year and, as long as you receive at least one advance every year, for each subsequent year. Other fees could include an Overlimit fee of \$29, a late fee of 5% of the payment amount (\$29 minimum, \$100 maximum) and a Loan in a Line conversion fee of \$100. \*OTHER REQUIREMENTS: To obtain a Line, a) you must provide an enforceable first or second lien security interest in your primary or secondary residence located in a state in which Regions maintains a retail branch, b) your equity interest in that residence must be at least \$10,000, and c) at the time of the account opening, the ratio of all debt secured by the residence (including any Line you obtain from us) to the fair market value of that residence must not exceed 80%. Account is subject to a 10-year draw period, followed by a 10-year repayment period. The minimum line of credit is \$10,000. Property insurance required, including flood insurance if applicable. Consult your tax advisor about the deductibility of interest and other costs. All loans and lines are subject to credit approval, documentation and security requirements. All terms are subject to change. Other legal requirements must be met. Not available in all states. The Intro Rate offer may end at any time without notice. Monthly Payments: During the Draw period, your minimum monthly payment will be 1.5% of the current outstanding balance or \$50, whichever is greater. During the repayment period, your outstanding balances will be amortized over 10 years. For Loan in a Line balances, the fixed monthly payments are amortized over the chosen Loan in a Line term. TEXAS LIMITATIONS: A minimum \$4,000 draw is required for Texas Home Equity Lines. The amount of the Line cannot exceed 50% of the fair market value of the residence. The total indebtedness secured by the residence (including the Line) cannot exceed 80% of the fair market value of the home. Inactivity fee and prepayment penalty are not applicable to Lines secured by a Texas residence. Visa Platinum Access card is not available in Texas. (01/15)