

FACTS**WHAT DOES REGIONS BANK DO WITH YOUR PERSONAL INFORMATION RELATING TO THE SKYLIGHT® PAYOPTIONS™ PROGRAM?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Overdraft history and employment information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Regions Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Regions Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?Call **1-800-273-3415**

Who we are

Who is providing notice?	Regions Bank is providing this notice solely with respect to the Skylight PayOptions Program and the Skylight ONE Card issued to you by Regions Bank.
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What we do

How does Regions Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access on a “need to know” basis and maintain physical, electronic and procedural safeguards to keep information about you safe. Our employees are bound by our Code of Conduct and Privacy policies to access personal consumer information for legitimate business purposes only and to safeguard confidential information about you.
How does Regions Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or use your prepaid debit card • Give us your contact information or make withdrawals from your account • Provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you to right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See “Other Important Information” below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with the Regions name, such as Regions Investment Management, Inc., an investment advisor.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> • Regions does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include financial companies such as insurance companies, product and service marketing companies, and prepaid debit card program management companies.

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements.

Nevada Residents: Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 702-486-3132.

This privacy notice and the policies described in this notice apply only to personal information relating to the Skylight PayOptions Program and the Skylight ONE Card issued to you by Regions Bank. Regions Bank issues a different privacy notice and may have different policies with respect to other Regions Bank products and services. If you obtain other products and services from Regions Bank, you should carefully review the privacy notice issued in connection with those products and services.