REGENT | Accounts & Services

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Business Checking

Simple Business Checking

Ideal for small to medium-sized businesses, this account offers no monthly fees and includes 1,000 free transactions per month - maximizing efficiency and minimizing costs for your company's financial needs.

- **No Monthly Maintenance Fees**
- **High Per Item Limits**

Monthly Fee	Per Item Fees	Minimum to Open
$0*	1,000 free items per month $0.20 per item thereafter	$25

Freebies:
- 10 Free Foreign ATM Transactions per month
- No Minimum Balance Required

Optional: *$5 Paper Statement (If not enrolled in electronic statements)

Analyzed Business Checking

Designed for businesses with high transaction volumes, this account offers customized pricing & earnings credits based on your account analysis - providing a tailored banking solution to optimize your company's financial management.

- **Earnings credit can be used to offset other service costs**
- **Great for high volume transaction businesses**

Monthly Fee	Per Item Fees	Minimum to Open
$8	$0.15 per debit item $0.10 per credit, & $0.09 per deposited item	$25

Freebies:
- 10 Free Foreign ATM Transactions per month
- No Minimum Balance Required
- Free Paper Statements

Non-Profit Business Checking

Exclusively crafted for non-profit organizations, this account provides a fee-free banking experience to support your mission-driven endeavors. Benefit from zero-fee transactions and account maintenance, empowering your non-profit to focus on its goals and maximize its impact.

- **$50 Donation from Regent**
- **Access to NPLS Events**
- **No Per Item Fees**
- **Free Bill Pay & Cashier's Checks**

Monthly Fee	Per Item Fees	Minimum to Open
$0	$0	$25

Freebies:
- 10 Free Foreign ATM Transactions per month
- No Minimum Balance Required
- Free Paper Statements
- Free Money Orders
- Free Bill Pay
- Free Cashier's Checks

Personal Checking

Simple Checking

Simplified checking with no monthly fees, plus unlimited check writing.

- **No Monthly Maintenance Fees**
- **Use your debit card at ANY bank ATM 10 times per month for free.**

Monthly Fee	Mininum Balance Required	Minimum to Open
$0*	$0	$25

Freebies:
- 10 Free Foreign ATM Transactions per month
- No Minimum Balance Required

Optional: *$5 Paper Statement (If not enrolled in electronic statements)

Rewards Checking

Earn interest at a higher than market rate for balances below $15,000 when you use your debit card, set up a recurring monthly electronic deposit and elect to receive monthly eStatements.

- **Earn 2.02% APY[1] on balances below $15,000** (when conditions are met)
- **No Monthly Maintenance Fees**

Monthly Fee	Mininum Balance Required	Minimum to Open
$0*	$0	$25

Freebies:
- 10 Free Foreign ATM Transactions per month
- No Minimum Balance Required

Optional: *$5 Paper Statement (If not enrolled in electronic statements)

[1]Annual Percentage Yield - 2.02% APY is earned on balance of up to $14,999.99 & requires twelve monthly debit card transactions, one recurring electronic deposit per month, & elect to receive eStatements via Online Banking. APY is valid as of 12/31/24. 0.10% APY is earned on balances of $15,000 and higher even if qualifications aren't met. Fees can reduce earnings on the account.

Savings & Money Market

Simple Savings

A great account to begin saving for your financial goals for personal & business needs.

- **No Monthly Maintenance Fees**
- **Interest Accrues on All Balances**

Monthly Fee	Minimum Balance Required	Minimum to Open	Excessive Withdrawal Fee
$0	$0	$100	$5 per withdraw after 6 transactions

Kids Club Savings

A great foundation for learning to save for a successful future.

- **No Monthly Maintenance Fees**
- **Interest Accrues on All Balances**
- **For ages under 18**

Monthly Fee	Minimum Balance Required	Minimum to Open	Excessive Withdrawal Fee
$0	$0	$25	$5 per withdraw after 6 transactions

Capital Money Market

Earning money market rates while retaining liquidity in your account.

- **No Monthly Maintenance Fees**
- **Tiered Interest Rates**
- **Limited Check-Writing Privileges**

Monthly Fee	Minimum Balance Required	Minimum to Open	Excessive Withdrawal Fee
$10 (if below daily balance of $1,000)	$1,000	$1,000	$5 per withdraw after 6 transactions

Interest rate tiers for balances of:	$0-$24,999.99	$25,000-$99,999.99	$100,000-$249,999.99	$250,000 & Higher

CDs & IRAs

Certificates of Deposit (CDs)

Invest your money today in a CD from Regent. With a minimum deposit, your money can be earning interest at current fixed rates with a term that best suits your needs.

Early withdrawal penalty:

- 3 Month CD - 30 Day Interest Penalty
- 6-12 Month CD - 3 Month Interest Penalty
- 18-60 Month CD - 6 Month Interest Penalty
- 120 Month CD - 1 Year Interest Penalty

Minimum Deposit Required | **$1,000**

Terms Available

3 Month	6 Month	12 Month	18 Month	24 Month
36 Month	48 Month	60 Month	120 Month	

Individual Retirement Accounts (IRAs)

IRAs are a great way to get a head start on your retirement. Investing in a traditional or Roth IRA allows your money to be tax deferred until the time of withdrawal.

Must be 59-1/2 to avoid early withdrawal penalty
No penalty when taking your Required Minimum Distribution (RMD)

Early Withdrawal Penalty:

- 6-12 Month IRA - 3 Month Interest Penalty
- 18-60 Month IRA - 6 Month Interest Penalty

Minimum Deposit Required | **$1,000**

Early withdrawal penalties apply to all other withdrawal requests[1]

Terms Available

6 Month	12 Month	18 Month	24 Month	36 Month
48 Month	60 Month			

[1] In addition to any early withdrawal penalties, the IRS may impose tax consequences and/or a 10% penalty for withdrawals before age 59-1/2

Fee Schedule

The following fees & charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of $18.00 will be charged for each item paid when the ledger balance, after posting credits and debits for the day, is less than the amount needed to pay your transaction. Items that are returned unpaid will incur an $18 insufficient funds fee. Overdraft and insufficient funds fees will be charged each time an item is presented for payment. Items creating potential overdrafts are check, draft, in-person withdrawal, ATM withdrawal, and other electronic debits. A total of 5 overdraft and/or insufficient funds fees can be assessed per day.

Bank Deposit Confirmation	$15.00
Business Bill Pay Monthly Fee	$4.95
Business Per Item Fee (Fee Charged for Each Item in Excess of 1,000 Per Statement Cycle)	$0.20
Cashier's Check	$5.00
Chargeback Items	$8.00
Collection Items Incoming/Outgoing	$25.00
Debit Card Replacement	$5.00
Dormant Account Fee (Monthly Fee on Dormant Account Balances Less than $100)	$10.00
Duplicate Statement (per statement)	$5.00
Fax - Incoming	$2.50
Fax - Outgoing	$5.00
Garnishment/Levies	$50.00
Image Check Copies (per copy)	$2.00
Money Order	$3.00
Night Depository Bag - Locking Top	$25.00
Night Depository Bag - Zipper Close	$5.00
Paper Statement Fee	$5.00
Research/Account Reconciliation - First Hour ($25.00 Minimum)	$50.00
Research/Account Reconciliation - Per Hour After First	$30.00
Return Mail Fee	$10.00
Stop Payment Request	$28.00
Temporary Checks (per check, minimum $1.00)	$0.25
Wire Transfer - Incoming	$15.00
Wire Transfer -International Incoming	$25.00
Wire Transfer - International Outgoing	$45.00
Wire Transfer - Outgoing	$16.00

Treasury Services

Receivables

Remote Deposit Capture

Remote Deposit Capture (RDC) is revolutionizing the way businesses handle checks. With our RDC services for both desktop and mobile, depositing checks is as easy as snapping a photo. Save time, enhance convenience, and keep your cash flow moving, all from the comfort of your office or on the go.

Features & Benefits:

- *Easy to Use: Simply take a picture of your check with a supported desktop scanner or your mobile device.*
- *Faster Access to Funds: Deposits made through RDC are processed quickly, providing faster access to funds.*
- *Security and Compliance: Encrypted data transmission ensures the security of your information.*
- *Desktop and Mobile Options: Choose between desktop and mobile options to suit your business needs.*
- *24/7 Availability: Deposit checks anytime, anywhere, even outside traditional banking hours.*
- *Detailed Reporting: View and manage your deposit history and access detailed reports.*

ACH for Receivables

ACH (Automated Clearing House) for Receivables is a powerful solution for collecting payments electronically. Say goodbye to the hassle of paper checks and wire transfers. ACH for Receivables offers a fast, secure, and cost-effective way to manage inbound payments and improve your cash flow management.

Lockbox Services

Our Lockbox Services provide a centralized, secure, and efficient way to process incoming payments. Designed for businesses that receive a high volume of checks or other physical payments, our solution accelerates payment processing, reduces manual handling, and improves accuracy.

Web Payment Portal

Our Web Payment Portal is a flexible and user-friendly platform designed to make online payments simple and efficient for your customers. With a secure and customizable interface, it enables smooth transactions for various payment methods. Whether you run an online store, subscription service, or other business models, our Web Payment Portal adapts to your needs.

Payables

ACH

Automated Clearing House (ACH) services offer a reliable and efficient way to process payments, both for receiving and sending money. Whether you need to handle payroll, bills, or collect payments, our ACH services are designed to streamline your business operations.

Features & Benefits:

- *Speed: Experience faster processing times compared to traditional check payments.*
- *Cost-Effective: Lower transaction costs make ACH a budget-friendly solution.*
- *Security: Robust encryption ensures your transactions are safe and secure.*
- *Flexibility: Set up recurring payments, one-time transactions, and more with ease.*
- *Environmentally Friendly: Reduce paper usage with electronic processing.*

Payroll Cards

Payroll cards provide a convenient and cost-effective way to pay employees, especially those without traditional bank accounts. By directly depositing salaries onto reloadable debit cards, employees can access their earnings without the need for checks or cash. It's a modern solution that adds flexibility and efficiency to your payroll process.

Wires

Transferring money domestically or internationally is now a breeze with our wire services. Whether you need to make a payment to a supplier in another state or send money to a subsidiary across the globe, our wire services provide a dependable and secure solution.

Online Bill Pay

Take control of your payments with our Online Bill Pay service. Manage and pay all your bills in one place, securely and efficiently. Whether it's a one-time payment or setting up recurring bills, our platform provides a hassle-free solution tailored to your needs.

Business Credit Cards

Unlock the potential of your business with our versatile Business Credit Cards. Designed to support companies of all sizes, our credit cards offer the flexibility, security, and rewards that your business deserves.

Information Management

Electronic Data Interchange (EDI)

Electronic Data Interchange (EDI) is a state-of-the-art technology that enables seamless exchange of business information and documents between organizations in a standardized electronic format. From purchase orders to invoices, EDI automates and simplifies the communication process, saving time and reducing errors.

BAI2

Bank Administration Institute version 2 (BAI2) is a sophisticated financial reporting standard that allows businesses to receive detailed and structured electronic reports of their banking transactions. With BAI2, monitor your cash positions, reconcile accounts, and gain a comprehensive understanding of your financial status, all in a standardized format.

Cash Management

Sweep Accounts

Automate the management of your funds with our Sweep Accounts. This service seamlessly transfers excess balances from your checking account to an investment account, ensuring your money is consistently working to your advantage. By minimizing idle funds, you can enhance liquidity and achieve optimal returns tailored to your business needs.

Business Online Banking

Gain unparalleled control over your finances with our Business Online Banking platform. Access your accounts anytime, anywhere, and perform a range of activities including fund transfers, bill payments, and real-time monitoring of transactions. The platform's user-friendly interface and robust security measures make managing your business finances both convenient and secure.

IntraFi Network Deposits™

Secure multi-million-dollar FDIC insurance coverage on your deposits through our IntraFi Network Deposits service. This solution allows you to safeguard large balances while maintaining access to your funds and earning competitive interest rates, all without the hassle of managing multiple banking relationships.

Merchant Services

Regent Bank's Merchant Services provides businesses with secure, efficient, and customizable payment processing solutions to streamline transactions and improve cash flow. Whether accepting payments in-store, online, or on the go, our services include point-of-sale (POS) solutions, mobile payment processing, virtual terminals, and integrated payment gateways. Businesses benefit from competitive pricing, fraud protection tools, and seamless integration with accounting systems. With scalable solutions tailored for small businesses to large enterprises, our Merchant Services ensure smooth, fast, and reliable transactions while reducing operational costs and improving customer satisfaction.

Fraud Mitigation

Positive Pay

Positive Pay is a powerful line of defense against check fraud. Each time you issue checks, you provide the bank with essential details—such as check number, amount, and payee information. When checks are presented for payment, we compare them against this data to detect any discrepancies or unauthorized alterations. If a suspicious check is flagged, you have the ability to review and approve or decline it, giving you greater control and peace of mind over every payment made from your account.

ACH Debit Block & Filter

With ACH Debit Block & Filter, you decide who can electronically withdraw funds from your account—and under what conditions. ACH Debit Block automatically rejects all unauthorized ACH debit attempts, while ACH Debit Filter allows you to set specific criteria (such as company IDs and transaction limits) for pre-approved electronic payments. By customizing these settings, you can effectively block potentially fraudulent debits, ensuring only legitimate transactions make it through.

Check & ACH Monitoring

Stay one step ahead of fraud with robust Check & ACH Monitoring tools that track all incoming and outgoing transactions. Our system actively scans for unusual patterns—such as repeated check numbers or unexpected payment sources—and alerts you to potentially fraudulent activity. By catching suspicious transactions early, you have the opportunity to take swift action and help minimize any potential losses.

Regent is consistently recognized for our people-first culture.





Member FDIC Equal Housing Lender
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