

Liquidity Solutions

Presented by Regions Bank



Summary

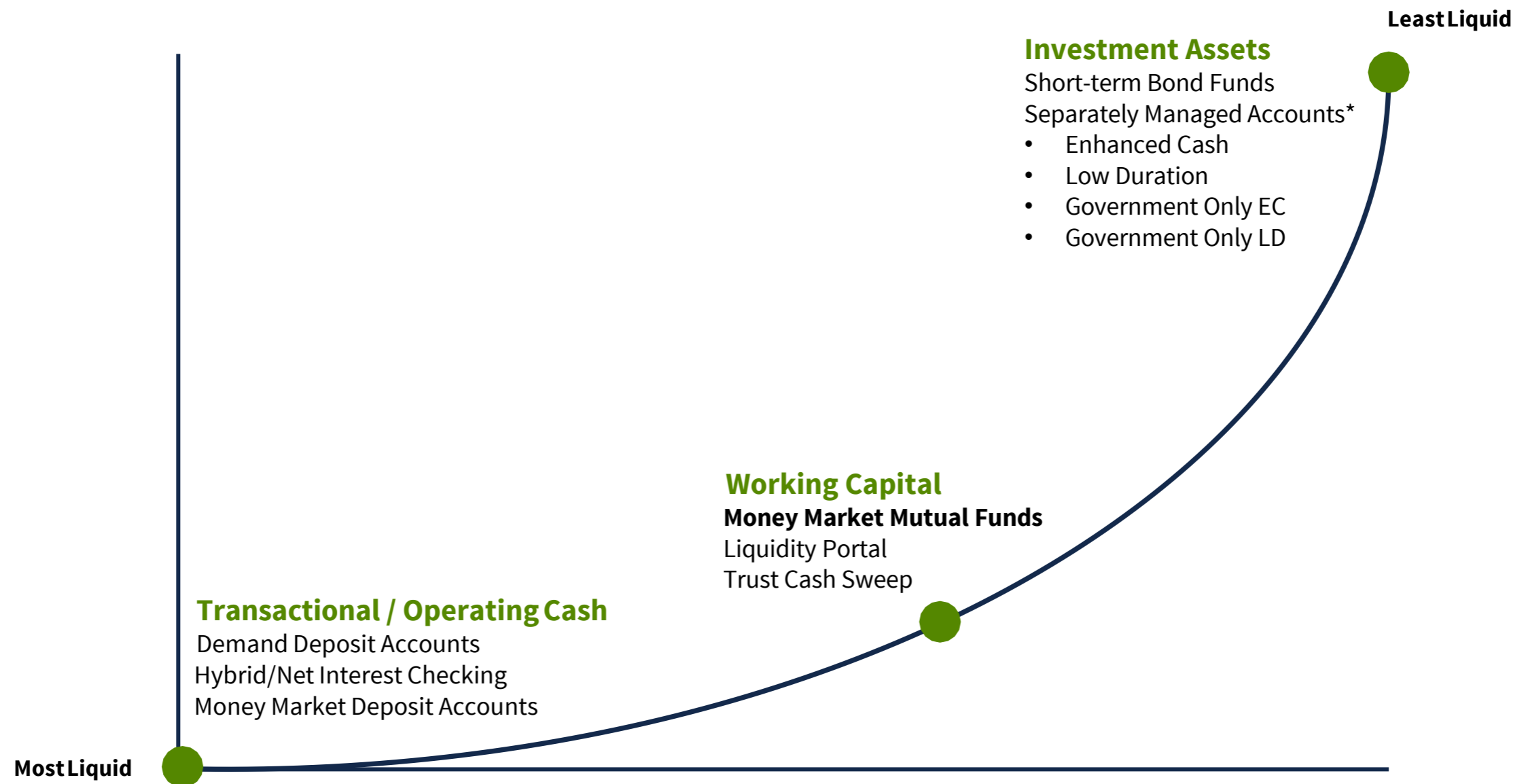
- Regions is a Florida QPD (Qualified Public Depository)
- The off-balance sheet sweep options allows for additional yield on idle cash.
- Most of the money in the bank account DDA (Demand Deposit Account) is automatically 'swept' into the government or treasury money market fund each evening
- The DDA account will maintain a \$100,000 minimum, which is covered by FDIC
- The sweep vehicle is bankruptcy remote, meaning the money is not on the bank's balance sheet.
- Yields on the money market options are: 3.90% (Government Fund) & 3.72% (Treasury Only Fund)
- Fees are \$80 initial setup and \$200/month maintenance

Liquidity Options Overview

Regions offers a variety of liquidity management* solutions. From immediate liquidity needs, to long-term investments, we offer a wide-range of services to meet your organization's unique needs.

Liquidity Spectrum

Available liquidity and investment instruments



*Investment advisory services are offered through Regions Investment Management, Inc. ("RIM"), a Registered Investment Adviser under the Investment Advisers Act of 1940. RIM is a wholly owned subsidiary of Regions Bank, which in turn, is a wholly owned subsidiary of Regions Financial Corporation. For additional information concerning RIM, please request a copy of RIM's Form ADV Part 2A from your financial professional. Some products and services are made available through Regions Asset Management, a business unit within Regions Wealth Management.

SWEEP ACCOUNTS

Treasury Management:

Regions Off-Balance Sheet Sweep

Regions Overnight Sweep is an automated investment sweep solution that allows the opportunity to earn a competitive return on excess/idle cash balances within Demand Deposit Accounts (DDA).

Overview:

Regions Bank Overnight Sweep vehicles provide a method to shift excess cash from DDA to a Money Market mutual fund overnight. Options include: Morgan Stanley Government Portfolio (MVVXX) and Fidelity Treasury Portfolio (FCEXX)

Yield:

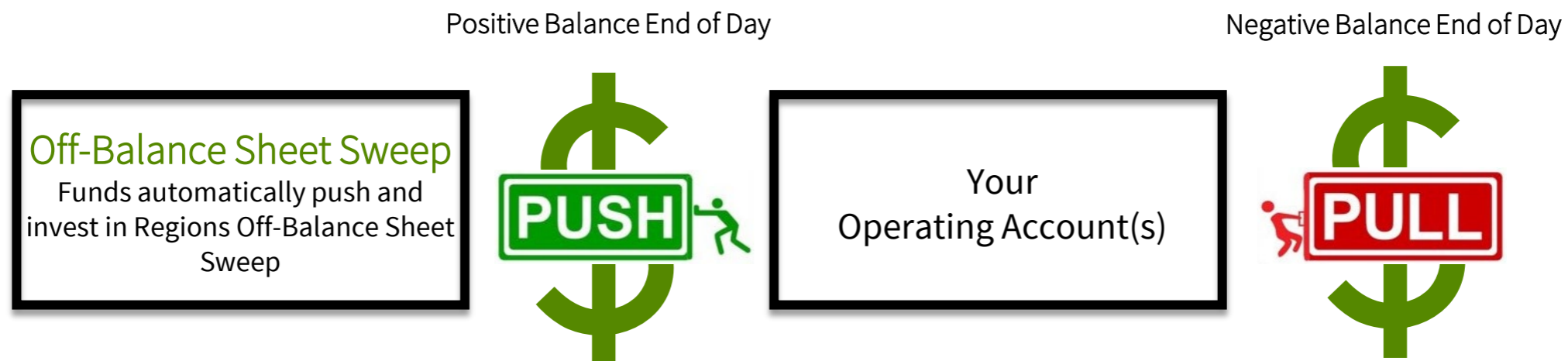
Immediate liquidity with a current 30-Day yield of **3.90%** on Morgan Stanley or **3.72%** % on Fidelity as of **10/31/2025**

Additional Features:

Modest fees for installation & monthly maintenance.

Monthly maintenance fee of \$200

\$80 initial setup



Disclosure

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