



Your guide to Treasury Management Services
at the **new** Regions



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Treasury Management Services at Regions Bank

Welcome to the new Regions Bank! We're pleased to inform you that on October 26, 2007, your treasury management services for accounts based in Louisiana, Mississippi and Tennessee will become part of our new Regions system. This will occur automatically and will give you access to an enhanced set of services. We believe you'll find that your new treasury management services truly combine the best that Regions and AmSouth offer, and introduce many new capabilities as well.

This catalog contains important information for all of the treasury management services available at the new Regions. Be sure you carefully read the information on each service you're currently using. To make it easy for you to understand how you will be affected, we've divided the information into two categories: "What's New" and "What's Changing."

If you have any questions about your accounts, please contact your banker or Treasury Management Specialist or call Commercial Client Services at 1-800-787-3905. We look forward to continuing to meet your banking needs through our expanded suite of treasury management services and benefits.

questions?

What's New

Under “What's New,” you'll find information on new features to expect when your services convert. If there is no “What's New” section for a service, it means that service features will remain essentially the same after October 26.

We especially want to highlight a brand-new service not previously offered at Regions Bank: Visa® Purchasing Card. This is a service that many of you have been requesting. In this catalog, we've included a brief introduction to Purchasing Card. For more information, contact your banker or Treasury Management Specialist.

In the months ahead, we plan to add even more benefits to our suite of treasury management services. Information on upcoming changes not covered in this catalog will be communicated through separate notifications.

What's Changing

Under “What's Changing,” you'll find information on changes in your services that you need to be aware of. For many of your services, there will be no significant changes. For other services, however, there will be important changes. The most significant changes will occur with the following product:

- **Online banking.** You will be moving to Regions iTreasury, which offers similar functionality to InterAct, and you will notice some changes in navigation and reporting as well as new features. The user interface is different from the one you're used to, but it is user-friendly, intuitive, and easy to learn. To request an iTreasury demo, please contact your Treasury Management Specialist.

Account Reconciliation Processing (ARP) Services

What's New

- **Same-day positive pay.** You'll be able to use positive pay to make pay/return decisions (for paid-not issued and unmatched items) on the same day as presentment. Currently, you can only review and make pay/return decisions on the next day following posting. Note: If you would like to use same-day positive pay, contact your banker or Treasury Management Specialist for more information on how to enroll in this new service option.
- **Reverse positive pay.** With reverse positive pay, the bank will post online the items that have been presented for payment against your account. You compare this file to your internal check issue information and notify the bank which items should be returned. Contact your banker or Treasury Management Specialist to enroll.
- **Teller line positive pay.** As a future enhancement, check issue information received from positive pay customers will be available on the branch teller system. This will help detect and minimize exposure to fraudulent checks. Regions will notify you when this enhancement becomes available to existing positive pay service.

What's Changing

- **Delivery of ARP reports.** You should expect to receive your ARP data, reports, and image media within six business days after the end of the statement cycle.



- **Enhanced viewer coming.** Check Imaging CD users will receive an enhanced image viewer to improve navigation of paid and deposited items. Usage instructions will be distributed with October CDs.
- **CDs will be mailed separately.** Check Imaging CDs are currently mailed with the account statement. Following conversion, the CDs and statements will be mailed separately except for customers using other ARP features.

ACH Services

What's Changing

- **Prefunding for ACH origination.** Currently, if prefunding customers do not have sufficient funds in their origination accounts on the date transactions are presented for processing, Regions automatically attempts to process the transactions on the following business day. For your protection, you will need to contact Regions if you would like us to resubmit a rejected ACH file on subsequent days.
- **EDI 822 (Electronic Account Analysis Statement).** EDI 822 Statement delivery will be available around the 13th of each month. This may be slightly different from your current schedule.

Cash Vault Services

What's New

- **Expanded network of cash vaults.** An expanded network of bank-operated cash vaults will be available.
- **Cash vault locations.** A total of 14 cash vault locations will be strategically located to serve customers in the cities listed below, as well as other cities in the same region. Your Treasury Management Specialist can advise you about the availability of cashing services for nonlisted locations.
 - Alabama – Birmingham, Huntsville, Mobile, and Montgomery
 - Florida – Jacksonville, Miami, and St. Petersburg
 - Indiana – Indianapolis
 - Louisiana – Shreveport
 - Mississippi – Jackson
 - Tennessee – Kingsport, Knoxville, Memphis, and Nashville

What's Changing

- **Cash vault location.** If your cash order or deposit location will change as of October 26, we will contact you individually to provide you with information about changes to your service.
- **Cash ordering.** There will be no changes to your cash ordering procedures.

Tip:

Simplify your reconciliation process.

Did you know that you can leverage the value of Zero Balance Accounts with the RegionsOneSM consolidated reporting feature?

RegionsOne Account Depository Service allows you to retain the advantage of using multiple accounts while simplifying your reconciliation process. Create and link one master account to one or more subsidiary accounts, and enjoy the ease and transparency of one consolidated report. Very few banks offer this feature.

Take full advantage of your relationship with Regions today by requesting RegionsOne Account Depository Service.

- **Disposable plastic bags.** Regions recommends that you use tamper-resistant poly bags for your deposits to increase security. Disposable plastic bags will no longer be available for purchase through our branches beginning October 26. If you wish to continue using this type of bag, you will need to purchase them through a third-party vendor such as Harland.

Note: If you currently use locking bags, you may continue to use these at this time. Keep in mind, though, Regions strongly recommends switching to tamper-resistant bags now for added security and to ensure compliance with our future deposit procedures.

- **Branch cash deposit services.** There will be no changes to branch cash deposit services.



Controlled Disbursement

What's New

- **Earlier reporting and presentment times.** Now, with Regions iTreasury you'll have two presentment times: the preliminary presentment at 8:00 a.m. and the final presentment of all clearings at 9:30 a.m. Central Time. These presentments are for the first and second inbound cash letters from the Federal Reserve.
- **New cash position report.** Once you move to Regions iTreasury, you will be able to sign up for a new cash position report that will automate the calculations to determine your funding requirement for the day. If the report shows a negative cash position, this amount will be the additional amount of funding you must deposit that day to avoid an overdraft. If the final cash position is positive, this amount represents surplus funds that you can use for investment or loan reduction purposes.

Information Reporting

What's New

- **Bank Polling/BAI Reporting service.** iTreasury Messenger provides new channels for delivery of BAI data. These channels include Secure FTP and a Java-based desktop application that can be activated

manually or via a scheduled, unattended communication session. iTreasury Messenger provides Previous Day and Current Day balance reporting information in the industry standard BAI version 2. Please contact your Treasury Management Specialist for more information on iTreasury Messenger.

What's Changing

- **Customer Direct BAI Reporting service.** If you receive your balance reporting information by way of data transmission to a host computer, Regions will continue to support all of the transmission protocols currently available. If any changes become necessary in your dialing scripts or other transmission procedures, a Regions Information Technology representative will contact you directly well in advance of any change.
- **Data retention schedules.** Data retention schedules are being expanded to ninety days of history in the event you need to receive a copy of any previously transmitted account information.

iTreasury Online Banking

InterAct will convert to iTreasury Online Banking, providing you with continued access to a comprehensive array of account management services such as Balance Reporting, ACH Origination, Wire Transfers, Account-to-Account Transfers and Stop Payments.

We want to make the transition to iTreasury as smooth as possible for you. Current InterAct clients will receive a Quick Reference Guide in this package. Please follow the activation instructions outlined in this guide starting September 17, so you can validate how your InterAct services have been set up on iTreasury.

What's New

- Viewing of real-time account activity
- Instant access to information you use frequently via an enhanced Dashboard reporting feature

iTreasury will also enable you to enroll in an array of quick-select special reports to streamline your use of the service. These include a Cash Positioning report, an ACH Exposure report, and your checking and Account Analysis statements.

As always, the modular design of the service enables you to select the specific features and reports that represent good business value for your company.

What's Changing

- **Account statement.** InterAct Image Statement is replaced in iTreasury with a statement-formatted report. Actual image statement will be added in the early 2008 iTreasury release.

- **Sweep Balances.** Sweep investment balances and the outstanding balance of sweep-accessible lines of credit will be located on the Balance Position report.
- **Future Dated Account (Book) Transfers.** Future dated account transfers will no longer be supported. An alternative option is to originate future dated ACH transactions.
- **Favorite Reports.** The ability to create and save custom favorite reports has been replaced by frequently used special reports. Functionality to create and save favorite reports will be added in the early 2008 iTreasury release.
- **Financial Management Software.** If you use InterAct with Quicken® or QuickBooks®, you should update your financial profile on those services to ensure continued access via iTreasury. Instructions for this update are located at: www.regions.com/toolconversion.rf. Microsoft Money is not supported by iTreasury.
- **Positive Pay.** iTreasury requires separate files for issues and voids in comma-delimited or fixed file formats. The ability to accept a single issues and voids file, along with enhanced import capability, will be added in the early 2008 iTreasury release.
- **Information Reporting with Check Image.** Paid and deposit item imaging in iTreasury is accessed through the Check Service module. The ability to view check image with Information Reporting will be added in the early 2008 iTreasury release.
- **ACH Origination Offset Account.** ACH offset accounts are identified by account number.
- **iTreasury Retention.** iTreasury retains history for 90 days.

Tip:

Make deposits right from your desk.

Save time and increase efficiency by making deposits electronically with Regions Remote Deposit Capture or Regions Quick Deposit. Simply scan checks in your own office and submit deposits via the Internet or direct transmission, eliminating daily trips to and from the bank and maximizing cash flow. Contact your banker or visit regions.com/treasury to learn more.

Lockbox Services

What's Changing

- **Access to Wholesale Image Lockbox.** You will be able to access Regions Wholesale Image Lockbox in two ways: (1) via the DMP Image Lockbox link on iTreasury under Check Services or (2) directly via the following link: <https://lbts.regions.com/CBXOnline/Scripts/DailyDeposits.asp>

Payroll Card

What's Changing

- **Same functionality.** You will see no changes to the functionality of your card.





Purchasing Card

What's New

The Visa® Purchasing Card is a brand-new service for Regions Bank customers that can help streamline your entire purchasing and account payable process. The Purchasing Card program can reduce costs, eliminate checks and improve management control of the payables process. You can select from several billing options – a single corporate bill, individual cardholder bills or a combination. Purchasing Card also provides a wider range of spending controls and much more powerful reporting tools than a traditional business credit card.

For more information on how a Purchasing Card program can help your business, please contact your banker or Treasury Management Specialist. Subject to credit approval.

Remote Deposit Service

Regions Quick DepositSM service will continue to be available as your deposit gateway, allowing you to take advantage of the power of image technology and the convenience of the Internet to deposit checks to your accounts without making a trip to the bank.

What's New

- **Remote Deposit Capture.** In addition to the internet-based Regions Quick Deposit service, a new software-based Remote Deposit Capture service will now be available. This service is suited to customers who need compatibility with a high-speed scanner and want local archiving of deposit data and check images.

What's Changing

- **Access to Quick Deposit.** You will be able to access Regions Quick Deposit in two ways: (1) via the “Remote Deposit” link on iTreasury under Check Services or (2) directly via the following Web address: <https://rdd.regions.com/WebCaptureWeb/>

Returned Item Processing Services

What's Changing

- **Redeposited items.** Customers requesting redeposit of return deposited items will see a charge reflected on their account analysis statement.
- **Return deposited items notices.** Return deposited items are processed throughout the day. So, customers could receive more than one notification on any day.
- **Individual listing of returns on the statement.** Return item transactions will not be listed individually on your checking account statement. Reporting of transaction detail will continue to be available on a separate enrollment basis via iTreasury.

Sweep Services

What's New

- **New mutual fund investment option.** Sweep customers will now have a new mutual fund investment vehicle available. The rate structure for the mutual fund is based on actual fund performance. The transfer process is net transfer, which means funds are moved from the investment account back to checking only when needed. Mutual fund statements are issued monthly.

- **Interest allocation.** As a future enhancement, we will offer an interest allocation option that will allow you to link multiple checking accounts to a single investment account. The interest earned will be credited back to the individual checking accounts proportionally according to the investment balance each provided. This option will be useful for clients who want to invest from multiple accounts but cannot commingle the funds. We will notify you when this option becomes available.

What's Changing

- **Same investment vehicles.** You will continue to be invested in the same vehicles as you are today.
- **Interest rates.** Interest rates will be subject to change by bank management.
- **Sweep balances on iTreasury.** Investment and credit line sweep customers will find their balances on the Balance Position Report.

Mutual funds may be managed and provided by and through unaffiliated third parties. **Securities and other nondeposit investment products are not FDIC-insured, not bank-guaranteed, and may lose value.**

Wire Transfer Services

What's New

- **Online wire transfer.** Your online initiation channel for wire transfers will be iTreasury Online Banking. For more information about iTreasury, see the iTreasury section, page 7.

What's Changing

- **Wire transfer security requirements.** A personal identification number (PIN) will be required for the wire transfer service regardless of initiation method.
- **Wire transfer reporting and notifications.** There will be no changes to wire transfer reporting and notifications.

- **Callback authorization for wire transfers.** Callback authorization for wire transfer initiation will only be available for non-repetitive wires initiated by telephone.
- **Wire transfers for tax payments.** Wire transfers for tax payments will be processed by telephone or in-person at your branch. Online processing will no longer be available.

Zero Balance Account (ZBA) Services

What's Changing

- **Consolidated reporting.** The RegionsOne consolidated reporting feature will change from a paper statement format to a report of activity which will be delivered via BAI channels. While DDA statements will continue to be available for the master, the individual transactions will not be reported on the paper DDA statement.



Welcome to the new Regions!

We've combined the best of Regions and AmSouth
to bring you a powerful suite
of treasury management services.

If you have questions about your services or about
new treasury management solutions that will be
available to you, please contact your banker or
Treasury Management Specialist or call
Commercial Client Services at 1-800-787-3905.

Thank you for banking with us.



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