

A guide to your new bank accounts and services



## Strength. Commitment. Security.

Welcome to Regions.

We are committed to providing you with the exceptional service you deserve backed by the strength, stability and resources of one of the country's top financial institutions. With Regions, you get more than 30,000 professionals dedicated to keeping banking simple, easy and reliable – and to helping to make your financial life better, now and for many years to come.

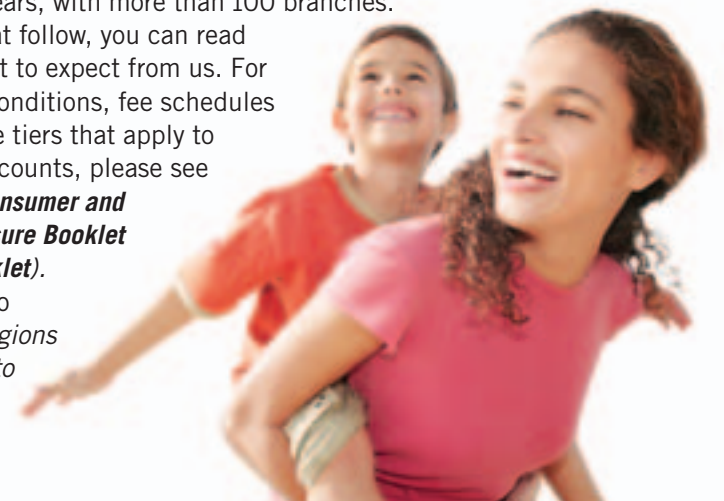
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As of the close of business on Thursday, April 23, 2009, your personal and/or business deposit accounts, certain deposit-related loans and account services will convert to Regions Bank's systems. As a Regions customer, you will be guided through a smooth, simple transition by a bank that has been serving North Georgia and Metro-Atlanta for 13 years, with more than 100 branches.

In the pages that follow, you can read more about what to expect from us. For the terms and conditions, fee schedules and interest rate tiers that apply to your Regions accounts, please see the enclosed ***Consumer and Business Disclosure Booklet (Disclosure Booklet)***.

This booklet also includes the *Regions Privacy Pledge to Consumers*.



## Highlights

### A SMOOTH TRANSITION

- We're taking great care to make this transition easy for you. Plus, you now have the peace of mind of knowing that your deposits will be held by one of the largest and strongest banks in the U.S.

### YOUR ACCOUNTS AND SERVICES

- Right now, continue to use your personal and business accounts and services as you do today. As of the close of business on April 23, 2009, your accounts and services will convert to Regions Bank's systems and you'll be able to take advantage of a number of enhanced services, including:
  - Access to more banking locations than ever – with over 1,900 Regions branches in 16 states. See [regions.com](http://regions.com) for exact locations.
  - An enhanced array of financial solutions for your banking needs.
  - Ability to speak to a customer service associate outside of branch hours.
  - Expanded Business Banking, Private Banking and Commercial Banking Services.

### NEW CHECKING AND SAVINGS CHOICES

- As you look through this guide, you may find another account that can better suit your needs. If you do, we'll make it easy to switch to the Regions account that's right for you. Simply call or visit your local branch. Beginning April 25, you may also call us at 1-800-REGIONS (1-800-734-4667).

### DEPOSIT ACCOUNT NUMBERS

- All personal and business checking, savings, money market, CD and IRA accounts will receive new account numbers. For your convenience, your new account number will consist of a three-digit numerical prefix plus your current account number.
- You will receive a separate mailing with your new account number(s) shortly after April 23.
- Your current account number(s) will remain valid until you receive your new account number(s).

### CHECKS

- You will receive new documents for your checking and money market account(s) shortly after April 23.
- For your personal or business checking account, you will receive a starter set of checks and deposit tickets with your new account number and bank routing and transit number. Included with these starter checks will be specific instructions on how to place an order for a full supply of checks at no cost to you.
- For your money market account, you will receive a full supply of checks and withdrawal and deposit tickets with your new account number and bank routing and transit number.
- For savings accounts, please visit your branch if you need deposit or withdrawal tickets.
- You may continue to use your existing FirstBank Financial Services documents until you receive a full supply of Regions documents.
- Beginning April 24, if you order checks and deposit tickets from a source other than the bank, please contact your local branch or banker for a new Regions check specification sheet before placing your next order.



### NEW REGIONS VISA® CHECKCARD

- If you currently use a MasterCard Debit Card, Business MasterCard Debit Card or ATM card to access your accounts, you will automatically receive a new Regions Visa® CheckCard or Business Visa® CheckCard to replace your current card before your accounts convert to Regions' systems. See page 13 for information about card access and your Personal Identification Number.
- If you have automatic payments using your current MasterCard Debit Card, please notify the service providers of your new Regions Visa CheckCard or Regions Business Visa CheckCard number and expiration date.

### RECURRING DEPOSITS, PAYMENTS AND TRANSFERS

- Direct deposit of payroll, government or other recurring deposits to your account will continue without interruption.
- Recurring payments and transfers will continue as before, with no change to your current arrangements.
- Certain FirstBank Financial Services loans that have recurring electronic payments and transfers may receive further notification and information regarding changes to your account.

### ONLINE BANKING AND BILL PAY

- If you currently use personal or business online banking or bill payment services, please continue to bank online just as you always have. We'll send a separate communication to you with simple instructions for logging in to Regions Online Banking with Bill Pay beginning April 25.

### REGIONS.COM

- Discover a world of information right at your fingertips at [regions.com](http://regions.com).
- Learn more about the many financial tools and options available to you at Regions, find the nearest ATMs and branches, use online calculators and more.



### YOUR CREDIT CARD

- Your FirstBank Financial Services credit card is issued and administered by Silverton Bank. Your credit card account will not be converted to Regions and will continue to be serviced by Silverton Bank.

### CONVERTING CD-SECURED CONSUMER LOANS

- If you use a loan coupon book to make your payments, please continue to use your existing coupon book at this time.
- When your loan is converted to Regions, you will begin receiving monthly loan statements. You will also have a new payment address which will be shown on your new statement.
- If your monthly loan payment is set up for automatic draft, this service will continue without interruption.
- You will receive a separate mailing with additional loan and loan servicing information.

### CONVERTING CD-SECURED CONSUMER LINES OF CREDIT

- When your line of credit is converted to Regions, your statement will have an updated look and design. You will also have a new payment address which will be shown on your new statement.
- If your monthly line of credit payment is set up for automatic draft, this service will continue without interruption.
- If you have line of credit access checks, you can continue using these to access your line. Your next order of checks will feature the Regions logo and design.
- You will receive a separate mailing with additional account information and instructions.

### CONVERTING CD-SECURED BUSINESS LOANS AND LINES OF CREDIT

- If your loan was purchased by Regions, your first statement after April 23 will have a new look and format featuring the Regions logo, and it will arrive at about the same time of the month as it does now. It will also include a new payment address.
- If you make your payments through automatic debit, this service will continue automatically.
- You will receive a separate mailing with additional account information and instructions if your loan was purchased by Regions.

### OVERDRAFT PROTECTION

- If you have Overdraft Protection provided through a checking, savings or money market account, this service will continue.\*
- Overdraft Protection is activated if your checking account balance needs funds to cover items for payment. Funds are transferred from the funding account in \$100 increments. A per-day transfer fee is assessed to the checking account. See the enclosed **Disclosure Booklet** for details.
- If you have Overdraft Protection through a FirstBank Financial Services Overdraft Protection Line of Credit, you will receive a separate communication regarding this service.
- If you do not have Overdraft Protection and would like more information, call us, visit your branch or go to [regions.com](http://regions.com) after April 23.

\*Public Funds entities are not eligible for this service.



### DEPOSIT ACCOUNT STATEMENTS

- Your statement will arrive about the same time of the month.
- You will receive two statements for the month of April.
- Your statements will feature an improved, easy-to-read format.
- See page 17 for more information.

### PAYMENT AND PROCESSING OF ITEMS

- The FirstBank Financial Services “Overdraft Privilege” program will be discontinued.
- Our procedures for the processing and collection of items may be different from those used by FirstBank Financial Services. Please be aware that we may pay items presented for payment in any order that we choose, including payment in decreasing dollar amount (i.e., from the largest dollar amount to the smallest dollar amount) or pursuant to a real-time posting methodology. If you do not wish to incur overdraft, nonsufficient funds, or returned item fees when you write a check or initiate a debit, you should always make sure your account contains sufficient funds to cover outstanding transactions.
- Please see the enclosed **Disclosure Booklet** for more information, and please refer to other sections of this catalog for information about Overdraft Protection options.

### RETURNED ITEM PROCESSING FOR BUSINESSES

- You will have additional options for handling returned deposit items, including automatic redeposit of items drawn on other banks and enhanced reporting options.
- Returned deposit items are processed throughout each business day, so you may receive more than one notification on any day.
- Please contact your banker for more information about enhancements available to you.

### SAFE DEPOSIT BOXES

- Your Safe Deposit Box number will remain the same, and you will continue to use the same keys to access your box unless you have already been notified otherwise.
- Please note that on April 24, 2009, your Safe Deposit Box rental will fall under the terms and conditions of the Regions Safe Deposit Box Lease Agreement. Please see the enclosed **Disclosure Booklet** for new lease terms and conditions. Also be advised that as of April 24, 2009, the authority of your Safe Deposit Box deputy must be confirmed with a valid, durable Power of Attorney. No deputy will be permitted to enter a Safe Deposit Box without a valid, durable Power of Attorney signed by the box lessee.
- As of April 24, your Safe Deposit Box billing notice will have a new look and format.
- Any changes to your rental rate or discounts will be reflected on your annual Safe Deposit Box billing notice.



### FDIC INSURANCE

- Deposits that you had with FirstBank Financial Services as of February 6, 2009, will have separate FDIC insurance coverage for six months from that date (or in the case of time deposits, until the first maturity date after the six-month period), according to the rules, regulations and coverage limits of the FDIC. At the end of this period, these deposits will be combined with your Regions Bank deposits for the purposes of FDIC insurance coverage. If you have both Regions and FirstBank Financial Services deposits, you may wish to contact a branch associate to discuss how your accounts may be structured to maximize FDIC insurance coverage.

### FUNDS AVAILABILITY

- Your funds availability may be different from your current availability. Please see the enclosed **Disclosure Booklet** for more details.
- In addition, cut-off times for making deposits with same-day credit may be different than in the past and will be displayed at each branch. As of April 24, 2009, the cut-off time for same-day deposits at former FirstBank Financial Services branches will be 2:00 pm ET.

### INACTIVE ACCOUNTS

- Any checking or money market account that has no customer-initiated activity for a period of 90 days will receive quarterly statements. Monthly statements will be sent with any subsequent customer-initiated activity.
- Free Checking and Free Interest Checking accounts that have no customer-initiated activity for a period of 90 days may be converted to a Check-for-Less account.
- Please see the enclosed **Disclosure Booklet** for more information.

### YOUR MAILING ADDRESS

- Beginning April 24, 2009, Regions statements, interest checks and correspondence will be mailed only to the current, primary address on your account.
- Seasonal and Alternate Addresses – Please contact your branch to have bank documents mailed to a different address.

### YOUR NEW **DISCLOSURE BOOKLET**

- For the terms and conditions, fee schedules and interest rate tiers that will apply to your Regions deposit accounts as of April 24, 2009, please see the enclosed **Disclosure Booklet**.

If you have questions or need assistance,  
please call or visit your local branch. Beginning  
April 25, you may also call us at  
1-800-REGIONS (1-800-734-4667)  
or visit [regions.com](http://regions.com).

## Branches

### OVER 1,900 BRANCH LOCATIONS – READY TO SERVE YOU

- Beginning April 24, 2009, you'll be able to bank at any branch location across our entire 16-state network, including:
 

Alabama	Iowa	South Carolina
Arkansas	Kentucky	Tennessee
Florida	Louisiana	Texas
Georgia	Mississippi	Virginia
Illinois	Missouri	
Indiana	North Carolina	
- Unless you have been notified otherwise, you can also continue to bank at your former FirstBank Financial Services branch, which now has the Regions name. As of April 24, the Lobby and Drive thru hours at these former FirstBank Financial Services branches will be:
  - Monday – Thursday: 9:00 am to 4:00 pm
  - Friday: 9:00 am to 5:00 pm
  - Saturday: 9:00 am to noon
- For locations and hours of additional Regions branches, please visit [regions.com](http://regions.com).

## ATMs

### MORE THAN 2,300 ATMs – AVAILABLE RIGHT NOW

- Continue to access more than 2,300 Regions ATMs in 16 states with no ATM transaction fees. Beginning April 25, you'll have access to the full range of services that these ATMs offer.
- When you use an ATM not owned by Regions, you may be charged a fee. You may also be charged a fee by the ATM operator or the ATM network. Please refer to the Pricing Schedules in the enclosed **Disclosure Booklet** for more information.

## CheckCards

### YOUR NEW REGIONS VISA® CHECKCARD\*

- If you currently use a MasterCard Debit Card, Business MasterCard Debit Card or ATM card to access your accounts, you will automatically receive a new Regions Visa® CheckCard or Regions Business Visa® CheckCard to replace your current card before your accounts convert to the Regions system.
- Your new card can be used beginning April 25, 2009. Your current FirstBank debit card will no longer work after this date.
- You will be able to continue to use your existing Personal Identification Number (PIN) with your new card.
- If you have automatic payments using your current MasterCard Debit Card, please notify the service providers of your new Regions Visa CheckCard or Regions Business Visa CheckCard number and expiration date.
- Your new CheckCard will be automatically enrolled in Regions CheckCard Rewards. Learn more at [regions.com/rewards](http://regions.com/rewards). Effective April 23, 2009, the Scorecard Debit rewards program and earned points will be discontinued. Please redeem your reward points before April 23, 2009.
- Your new Regions Visa CheckCard or Regions Business Visa CheckCard is covered by Visa Zero Liability†, which protects you in case of any fraudulent activity that may occur with your CheckCard.
- If you use your CheckCard internationally for purchases, you may incur a 3% International Service Assessment (ISA) fee.
- See the new card agreement in the enclosed **Disclosure Booklet** for information about the terms and conditions that will apply to your Visa CheckCard as of April 25, 2009. Be sure to note the new contact information (1-800-295-VISA) for reporting a lost or stolen card, or fraudulent or unauthorized use of your card.

\*Public Funds entities are not eligible for Business Visa Check Cards.

†Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [visa.com/security](http://visa.com/security).

## Online Banking and Bill Pay

When your accounts convert to Regions systems, some of the functions and features of your online banking will change. You will receive a separate communication with more information on these new features and any other changes shortly before April 23, 2009. Some of the convenient and easy-to-use features of Regions Online Banking include a login box located directly on regions.com and:

- Starting April 24, transaction history will begin to build up to 18 months.
- Categorize new transactions and run reports for financial analysis.
- Establish e-mail alerts to notify you when your balance reaches a certain point or when a particular transaction meets your defined criteria.
- Once checks begin to post to your new account, you can easily view the front and back of each check with just the click of a button. You can also view deposit slips.
- Transfer funds between all of your Regions accounts.
- Set up new payees quickly and easily by choosing from 1,300 pre-set merchants or by setting up your own payees.
- Send a secure message to a Regions banker.

And the best part about Regions Online Banking with Bill Pay is that it is FREE!

*Please note: Public Funds accounts cannot be viewed through Regions Online Banking. Additionally, IOLTA accounts cannot be viewed through Regions Online Banking using an enrollment with a Tax Identification Number due to opening requirements set by State Bar Foundations.*

## REGIONS iTREASURY

iTreasury is the online banking service for commercial and business customers with more sophisticated cash management needs.

With iTreasury you can:

- Access account information 24/7, including balances and transaction data.
- Make payments to vendors and employees.
- Choose from a wide range of available features.

What's more, small businesses can purchase service packages as an economical way to gain access to iTreasury.

## BECOME PAPERLESS

Eliminate the hassle of receiving your bank statements by mail with Regions Online Statements – it's safer and more secure and it's FREE.

- View, print or save each month's checking and/or savings account statement via Regions Online Banking.
- Collect up to 18 months of Online Statements.
- Keep all of your Online Statements in one safe and secure location.
- Reduce the risk of mail fraud and identity theft.

Online Statements are only available for Regions Online Banking customers. If you currently use online banking with FirstBank Financial Services, you will automatically receive Online Statements when you create your Online ID and Password with Regions. Instructions for creating your new Regions Online ID and Password will be mailed to you shortly before April 23, 2009. If you do not currently use online banking, you may sign up at regions.com beginning April 25.

## Protecting yourself online.

You may receive information about your new online banking features and benefits, as well as account alerts, via e-mail. We will never request personal information, such as Social Security Numbers, Tax Identification Numbers, account numbers, passwords, PINs, addresses or birth dates from you via e-mail. It is important that you do not respond to any e-mail request you receive for personal information, even if it appears to come from a legitimate source. If you receive any suspicious e-mails or e-mail requests for information, please forward the e-mail to fraud@regions.com or contact us at 1-800-REGIONS (1-800-734-4667).

## Telephone Banking

### FREE AUTOMATED SERVICE FOR PERSONAL AND BUSINESS ACCOUNTS

For 24-hour-a-day automated service (as of April 25):  
1-800-REGIONS (1-800-734-4667)

Personal assistance available:

Monday – Friday, 7:00 am to 8:00 pm ET  
Saturday, 7:00 am to 3:00 pm ET

TDD service available (as of April 25):  
1-800-374-5791

IRA Service Center:

1-800-388-4727, Monday – Friday, 8:00 am to 6:00 pm ET

#### Accessing Your Account Information:

If you do not have a pre-existing relationship with Regions Bank, you must first establish a Telephone Banking Personal Identification Number (PIN) to use the automated system\*:

- Call 1-800-REGIONS from your home phone on or after April 25
- Choose option 1
- Enter your Social Security Number or Tax ID Number
- Follow the voice prompts to establish your 4-digit PIN and take advantage of our free automated service to:
  - Obtain balance information
  - Transfer funds between your eligible accounts
  - Listen to transaction information
    - Most recent transactions
    - Listing of checks
    - Listing of electronic items
    - Listing of deposits
  - Speak to a Regions Banker during business hours
  - And more

\*Pre-existing customers of Regions should continue to use their Regions PIN.

Please note: As of April 25, the cut-off time for same-day transfers through telephone banking will be 7:00 pm ET.

## Statements

### DEPOSIT ACCOUNT STATEMENTS

- Your deposit statements will be mailed at about the same time of the month as before.
- Beginning April 24, your Regions statement will have a new format that is easy to read and understand. You will receive a separate statement for each account.
- You will receive a final FirstBank Financial Services statement reflecting activity from your last statement date through April 23. Any accrued interest will be applied, and monthly account fees, if applicable, will be waived. Your first Regions statement will reflect transaction activity from April 24 through your next statement date.
- Your new statement will show the fronts of checks, with 18 images printed per page. All image statements will be printed in this format. Customers converting to LifeGreen Checking for Business will receive free Check Safekeeping. Please see the enclosed **Disclosure Booklet** for details.
- Online banking customers can view deposit slips and check images, front and back, online. With our free Online Statement service, you can also view statements online. Starting April 24, up to 18 months of check images and online statements will begin to accrue.

### ACCOUNT ANALYSIS STATEMENTS FOR YOUR BUSINESS CHECKING ACCOUNT

- Beginning April 24, you will no longer receive analysis statements.
- If you would like to continue to receive a monthly analysis statement, please call 1-866-463-5799 or e-mail your request to [accountanalysis@regions.com](mailto:accountanalysis@regions.com) after April 24, 2009.

## HIGHLIGHTS OF YOUR Personal Checking Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

### IMPORTANT NOTES:

- The features and benefits of the Advantage Club program will no longer be available. Many of these same features and benefits are available with current Regions products.
- We will no longer participate in or provide the FirstBank Accidental Death and Dismemberment Insurance as of May 7, 2009. If you have a direct relationship with a third-party provider in connection with Accidental Death and Dismemberment Insurance, you may wish to contact that provider about independently continuing Accidental Death and Dismemberment Insurance.

### HERE'S WHAT'S NEW:

New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Free Checking will become: <b>FREE CHECKING</b>	<ul style="list-style-type: none"> <li>■ No monthly fee.</li> <li>■ No minimum balance.</li> <li>■ Images of your checks will continue to be provided with your statement free of charge.</li> </ul>
First Choice Advantage Checking will become: <b>50+ FREE CHECKING</b>	<ul style="list-style-type: none"> <li>■ No monthly fee.</li> <li>■ No minimum balance.</li> <li>■ Images of your checks will continue to be provided with your statement free of charge.</li> </ul>

These added benefits are available with your Regions checking account:

- Free Regions Visa® CheckCard
- Free Regions Online Banking with Bill Pay
- 24-hour access via regions.com, 1-800-REGIONS and more than 2,300 Regions ATMs
- Free Online Statements and Check Safekeeping
- Installment loan\* interest rate discount with automatic debit
- Home Equity\* rate discounts available with checking relationships

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ This account does not pay interest.</li> </ul>	<ul style="list-style-type: none"> <li>■ 50% discount on personal style checks.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ No fee on withdrawals, transfers and balance inquiries at Regions ATMs. A \$2 Regions fee will apply for these transactions at other banks' ATMs. Please see the pricing schedule for more information.</li> </ul>
<ul style="list-style-type: none"> <li>■ This account does not pay interest.</li> </ul>	<ul style="list-style-type: none"> <li>■ Free checks (single wallet-style Regions custom) or 50% off any personal style check.</li> <li>■ Bonus rates on most CDs with terms of six months or longer.</li> <li>■ 50% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ No fee on withdrawals, transfers and balance inquiries at Regions ATMs. A \$2 Regions fee will apply for these transactions at other banks' ATMs. Please see the pricing schedule for more information.</li> </ul>

\*Subject to credit approval

†Subject to availability

## HIGHLIGHTS OF YOUR Personal Checking Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Plus Checking will become: <b>FREE INTEREST CHECKING</b>	<ul style="list-style-type: none"> <li>■ No monthly fee.</li> <li>■ No minimum balance.</li> <li>■ Images of your checks will continue to be provided with your statement free of charge.</li> </ul>
First Choice Premier Checking will become: <b>PREFERRED PLUS BANKING</b>	<ul style="list-style-type: none"> <li>■ No monthly fee with combined deposit balances of \$10,000 or daily outstanding loan balances of \$15,000.</li> <li>■ Otherwise, a \$15 monthly fee will apply.</li> </ul>

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply. A minimum balance of \$2,500 is required to earn interest.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ 50% discount on personal style checks.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ No fee on withdrawals, transfers and balance inquiries at Regions ATMs. A \$2 Regions fee will apply for these transactions at other banks' ATMs. Please see the pricing schedule for more information.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ Free checks (single wallet-style Regions custom) or 50% off any personal style check.</li> <li>■ Bonus rates on most CDs with terms of six months or longer.</li> <li>■ 50% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ Two transactions per month at other banks' ATMs with no Regions ATM transaction fee. Thereafter, a \$2 Regions fee will apply.</li> </ul>

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR Personal Checking Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
Secure Plus Checking will become: <b>FREE INTEREST CHECKING</b>	<ul style="list-style-type: none"> <li>■ No monthly fee.</li> <li>■ No minimum balance.</li> <li>■ Images of your checks will continue to be provided with your statement free of charge.</li> </ul>

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ At conversion, your rates for all balances in this account will be set equal to the current top rate paid on your account at the former FirstBank Financial Services.</li> <li>■ This rate will continue for three months after the date of conversion.</li> <li>■ After three months, new interest rates and tiers will apply. A minimum balance of \$2,500 is required to earn interest.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ 50% discount on personal style checks.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ We will no longer participate in or provide the FirstBank Identity Theft Insurance as of May 7, 2009. If you have a direct relationship with a third-party provider in connection with Identity Theft Insurance, you may wish to contact that provider about independently continuing Identity Theft Insurance.</li> <li>■ No fee on withdrawals, transfers and balance inquiries at Regions ATMs. A \$2 Regions fee will apply for these transactions at other banks' ATMs. Please see the pricing schedule for more information.</li> </ul>

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR Personal Savings Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Savings will become: SAVINGS*	<ul style="list-style-type: none"> <li>■ No monthly fee with a \$300 minimum daily balance.</li> <li>■ Otherwise, a \$4 monthly fee will apply.</li> </ul>
First Choice Young Savers will become: SAVINGS FOR MINORS*	<ul style="list-style-type: none"> <li>■ No monthly fee.</li> <li>■ No minimum balance.</li> </ul>

\*This is a limited transaction account. Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone or from a personal computer) from your savings account per statement cycle with no more than three (3) being by draft, check, debit card, or similar order (including POS transactions) to a third party. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. See pricing schedule for full details. There is an Excessive Withdrawal/Item Fee of \$3 per withdrawal in excess of 3 per month.

These added benefits are available with your Regions savings account:

- Free Regions Online Banking with Bill Pay
- Free Online Statements
- Installment loan interest rate discount with automatic debit (subject to credit approval)

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be compounded daily and paid monthly on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ Can be linked to your Regions checking account for Overdraft Protection.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest will be compounded daily and paid monthly on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ The benefits associated with the Camp Save-A-Lot program will be discontinued.</li> </ul>

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR Personal Money Market Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Money Market will become: MONEY MARKET*	<ul style="list-style-type: none"> <li>■ No monthly fee with a \$2,500 minimum daily balance.</li> <li>■ Otherwise, a \$10 monthly fee will apply.</li> </ul>
First Choice Premier Money Market will become: PLATINUM RELATIONSHIP MONEY MARKET*	<ul style="list-style-type: none"> <li>■ No monthly fee with a \$15,000 minimum daily balance or with a Preferred Plus Banking account.</li> <li>■ Otherwise, a \$15 monthly fee will apply.</li> </ul>

\*This is a limited transaction account. Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone or from a personal computer) from your money market account per statement cycle with no more than three (3) being by draft, check, debit card, or similar order (including POS transactions) to a third party. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. See pricing schedule for full details. There is an Excessive Withdrawal/Item Fee of \$10 per withdrawal in excess of 6 per month and each check in excess of 3 per month.

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ Can be linked to your Regions checking account for Overdraft Protection.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> <li>■ Please see the pricing schedule for more information.</li> </ul>	<ul style="list-style-type: none"> <li>■ Can be linked to your Regions checking account for Overdraft Protection.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR

## Certificates of Deposit (CDs) and IRAs

- CDs and IRAs will continue with the same interest rate and term until maturity.
- Interest will continue to be credited on the same schedule as today.
- If you currently have interest credited back to your CD or IRA, or automatically deposited into a checking or savings account, or sent directly to you by check, there will be no changes.
- At maturity, CDs, including CDs in IRAs, will automatically renew for the same term at the interest rate in effect at that time, unless funds are withdrawn.
- If you had a Certificate of Deposit (CD) that required presentment in order to make a withdrawal or transfer, you will no longer need to present the certificate when making a withdrawal or transfer.
- Regions will automatically replace FirstBank Financial Services as your IRA custodian/trustee.
- IRAs with a customer-designated distribution schedule will have funds distributed from the account earning the lowest interest rate once the balance in the first account reaches zero. This will allow your other IRAs to continue to earn interest at a higher rate.

## INFORMATION ABOUT SPECIFIC TYPES OF CDs AND IRAs:

- Your Savers CD will become a CD.
  - Automatic monthly deposits will no longer be accepted.
- Your Savers IRA will become an IRA.\*
  - Automatic monthly deposits will no longer be accepted.
- Your Senior IRA will become an IRA.\*
  - Your interest rate and term will remain in place until maturity.
  - If you are under 59½ years of age, you may not change your interest rate without penalty.

\*Please note: The type of IRA (Traditional or Roth) will remain the same as your current type.

## ADDITIONAL

## Personal Checking and Savings Options

In addition to the personal checking and savings accounts highlighted in the previous pages, Regions offers the following accounts. Simply visit your branch, click on [regions.com](http://regions.com) or call us at 1-800-REGIONS (1-800-734-4667) beginning April 25, if you are interested in opening or switching to one of these accounts.

Personal Checking	Benefits for You
LifeGreen Checking	<ul style="list-style-type: none"> <li>■ A checking account with free, convenient e-services.</li> <li>■ Free when e-services requirements are met; also free for students and customers age 50 and better.</li> </ul>
PFS Checking	<ul style="list-style-type: none"> <li>■ A high interest checking account that pays interest like a money market.</li> <li>■ Most miscellaneous services fees are waived with this premier account.</li> </ul>
Personal Savings	Benefits for You
LifeGreen Savings	<ul style="list-style-type: none"> <li>■ An account that rewards you for saving.</li> <li>■ Pays an annual savings bonus when linked to your Regions checking account.</li> </ul>
Certificates of Deposit	<ul style="list-style-type: none"> <li>■ Competitive fixed-rate options.</li> <li>■ Bonus rates with selected checking products.</li> </ul>
Individual Retirement Accounts (IRAs)	<ul style="list-style-type: none"> <li>■ May be funded with CDs or FDIC-insured money market accounts.</li> <li>■ Traditional, Roth, and Coverdell Education Savings options are available.</li> </ul>

## Personal Credit Options\*

For details, visit any branch, click on regions.com or call us at 1-800-REGIONS (1-800-734-4667).

Account	Benefits for You
Home Equity Lines of Credit	<ul style="list-style-type: none"> <li>■ Various financing terms to meet your needs.</li> <li>■ Convenient card access to your line with a Platinum Visa Access Card.†</li> <li>■ Link your equity line to your checking account for Overdraft Protection.†</li> <li>■ Lock in your current variable line balance with a fixed-term rate and payment.†</li> </ul>
Personal Lines of Credit	<ul style="list-style-type: none"> <li>■ Secured and unsecured options to meet your financial needs.</li> <li>■ Can be linked to your checking account for Overdraft Protection.</li> </ul>
Mortgages and Refinancing	<ul style="list-style-type: none"> <li>■ More choices with more convenient locations to serve you through Regions Mortgage.</li> <li>■ More than 150 varieties of loans.</li> <li>■ More loan officers available to serve you.</li> </ul>
Education Loans	<ul style="list-style-type: none"> <li>■ For students or parents, we can make applying for an education loan easy.</li> </ul>
Personal Loans	<ul style="list-style-type: none"> <li>■ A car, a boat, new furniture, a vacation – turn to Regions for a full range of personal loan options with a variety of repayment choices and one of the quickest approval processes around.</li> </ul>
Credit Cards▲	<ul style="list-style-type: none"> <li>■ Superior purchasing power and convenience for all your everyday expenses and big items.</li> <li>■ Robust WorldPoints® rewards program with Ultimate Access™ benefits.</li> <li>■ Zero fraud liability.</li> <li>■ Link your Regions credit card to your checking account for Overdraft Protection.</li> </ul>

\*Credit accounts subject to credit approval.

†Certain conditions apply. Please visit your branch for details on these features. Visa card access and overdraft protection for checking not allowed in Texas. Regions must receive a valid real estate lien under Article XVI Section 50(a)(6) of the Texas Constitution.

▲The Regions credit card program is issued and administered by FIA Card Services, N.A.

## Specialized Personal Services††

Service	Available at Regions
Regions Private Banking	<ul style="list-style-type: none"> <li>■ Through Regions Private Banking, relationship managers provide expertise to individuals, families and businesses in all areas of wealth management.</li> <li>■ By working with financial specialists from all areas of Regions Financial Corporation, relationship managers have access to a comprehensive array of products and services.</li> </ul>
Morgan Keegan & Company	<ul style="list-style-type: none"> <li>■ As a securities brokerage and asset management subsidiary of Regions Financial Corporation, Morgan Keegan is one of the nation's leading full-service investment firms with some 300 locations in 19 states.</li> <li>■ Morgan Keegan financial advisors offer guidance to individuals, families and businesses in the areas of wealth management, retirement planning, tax solutions, portfolio management and transfer of wealth.</li> </ul>
Regions Morgan Keegan Trust	<ul style="list-style-type: none"> <li>■ At Regions Morgan Keegan Trust, we seamlessly combine a flexible suite of products and services, comprehensive corporate trustee capabilities and the investment expertise of a world-class financial services firm.</li> <li>■ Trust clients receive the highest level of service and expertise in estate planning and other personal trust services; asset management through our investment advisor affiliate, Morgan Asset Management; natural resources and real estate management; retirement services; all while working with a full-scale corporate trust firm.</li> </ul>

††Please review page 32 for investment disclosures.

Service	Available at Regions
Regions Insurance Group	<ul style="list-style-type: none"> <li>■ Regions Insurance Group is the insurance brokerage subsidiary of Regions Financial Corporation and is one of the 20 largest full-service insurance brokerages in the U.S.</li> <li>■ Regions Insurance is dedicated to meeting the insurance needs of our customers. We have the resources and expertise to serve as your single source for a wide range of business and personal insurance services and products.</li> </ul>
Foreign Exchange	<ul style="list-style-type: none"> <li>■ Our foreign exchange professionals are experienced and knowledgeable about the intricacies of fluctuating world currencies.</li> <li>■ Use our expertise to handle all of your foreign exchange transaction needs, including wire transfers in foreign currencies, foreign drafts, overseas checks, foreign currency accounts and bank notes.</li> </ul>

*Financial products and services are subject to terms and conditions and may be subject to credit approval. Eligibility and other restrictions may apply. Regions Private Banking is a trade name of Regions Bank. Investment services are provided through Morgan Keegan & Company, Inc., a subsidiary of Regions Financial Corporation and a member FINRA and SIPC. Trust services are provided through Regions Morgan Keegan Trust, a trade name for the Trust Division of Regions Bank. **Securities and insurance products sold through Morgan Keegan and Regions Morgan Keegan Trust are not FDIC insured, not a deposit, not an obligation of or guaranteed by Regions Bank, its affiliates, or any government agency, and may lose value. Insurance products are not FDIC insured, not a deposit, not an obligation of or guaranteed by Regions Bank, its affiliates, or any government agency, and may lose value.***



## Solutions for your Business

Regions has more to offer you and your business – from better everyday banking to streamlining cash management to building long-term financial security for you, your family and your employees.

We are the people you can rely on – now and for years to come – for new ideas and new financial strategies to help you simplify finances and grow your business.

We're here for the long run – and we look forward to bringing you the resources, strength and solutions that can help make a genuine difference for your business and your financial life.

## HIGHLIGHTS OF YOUR Business Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Free Business Checking and First Choice Business Economy and First Choice Community Growth will become: LIFEGREEN CHECKING FOR BUSINESS	<ul style="list-style-type: none"> <li>■ Your monthly fee will be waived for six months beginning April 24, 2009.</li> <li>■ 150 free items per month; \$.50 per additional item.</li> <li>■ Deposit up to \$10,000 in cash and coin per month at no charge; \$.15 per additional \$100.</li> <li>■ See the pricing schedule in the enclosed <b>Disclosure Booklet</b> for the balance requirements and monthly fees that will apply after this time.</li> </ul>
First Choice Commercial Analysis will become: BUSINESS ANALYZED CHECKING	<ul style="list-style-type: none"> <li>■ Competitive earnings credit rate to help offset potential fees.</li> <li>■ Float will be assigned.</li> <li>■ See the Schedule of Fees for Commercial/ Business Analyzed Depository Services in the enclosed <b>Disclosure Booklet</b>.</li> </ul>
First Choice Business Plus will become: BUSINESS INTEREST BEARING CHECKING	<ul style="list-style-type: none"> <li>■ Your monthly fee will be waived for six months beginning April 24, 2009.</li> <li>■ See the enclosed <b>Disclosure Booklet</b> for information about balance requirements, per item fees and monthly fees.</li> </ul>

These added benefits are available with your Regions Business Checking account:

- Free Regions Business Visa® CheckCard
- Free Regions Online Banking for Business with Bill Pay
- 24-hour access via regions.com, 1-800-REGIONS and more than 2,300 Regions ATMs
- Free Online Statements and Check Safekeeping

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ This account does not pay interest.</li> </ul>	<ul style="list-style-type: none"> <li>■ Unlimited check writing.</li> <li>■ Check Safekeeping free of charge.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> <li>■ Optional free LifeGreen Savings for Business account.</li> </ul>
<ul style="list-style-type: none"> <li>■ This account does not pay interest.</li> </ul>	<ul style="list-style-type: none"> <li>■ You will be automatically enrolled in Regions Business Essentials Solutions.</li> <li>■ Unlimited check writing.</li> <li>■ Ability to link to Treasury Management Services.</li> <li>■ Consolidated statement activity on multiple accounts.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> </ul>	<ul style="list-style-type: none"> <li>■ Unlimited check writing.</li> <li>■ Image statements free of charge.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR Business Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Savings (Business Entity) will become: BUSINESS SAVINGS*	<ul style="list-style-type: none"> <li>■ No monthly fee with a \$300 minimum daily balance.</li> <li>■ Otherwise, a \$4 monthly fee will apply.</li> </ul>
Public Funds Entities will become: PUBLIC FUNDS STATEMENT SAVINGS	<ul style="list-style-type: none"> <li>■ \$18 monthly fee.</li> <li>■ \$3 monthly low balance fee if minimum daily balance or monthly average balance falls below \$200.</li> <li>■ 2 free withdrawals or transfers per month; \$2 per additional withdrawal.</li> </ul>

\*This is a limited transaction account. Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone or from a personal computer) from your Business savings account per statement cycle with no more than three (3) being by draft, check, debit card, or similar order (including POS transactions) to a third party. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. See pricing schedule for full details. There is an Excessive Withdrawal/Item Fee of \$3 per withdrawal in excess of 3 per month.

These added benefits are available with your Regions Business Savings account\*\*:

- Free Regions Online Banking with Bill Pay for Business
- Free Online Statements

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be compounded daily and paid quarterly on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> </ul>	<ul style="list-style-type: none"> <li>■ Can be linked to your Regions Business Checking account for Overdraft Protection.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional 10% discount for auto debit.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest will be paid quarterly on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> </ul>	<ul style="list-style-type: none"> <li>■ Competitive interest rate.</li> <li>■ 2 withdrawals or transfers per month at no charge.</li> <li>■ Limited transactions – make up to 6 transfers from your account per month.</li> <li>■ Quarterly savings statement.</li> </ul>

\*\*These benefits do not apply to Public Funds Statement Savings accounts.

<sup>†</sup>Subject to availability

## HIGHLIGHTS OF YOUR Business Accounts at Regions

This chart summarizes how your account will change when it converts to the Regions Bank system on April 23, 2009. Please refer to the enclosed **Disclosure Booklet** for detailed terms and conditions as well as miscellaneous fees that may apply to your account(s).

HERE'S WHAT'S NEW:	
New name for your account at Regions	Information about monthly fees and balance requirements:
First Choice Business Money Market and First Choice Business Premier Money Market will become: <b>BUSINESS MONEY MARKET*</b>	<ul style="list-style-type: none"> <li>■ No monthly fee with a \$2,500 minimum daily balance.</li> <li>■ Otherwise, a \$10 monthly fee will apply.</li> <li>■ 25 free deposited items per month; \$.50 for each additional item.</li> <li>■ Deposit up to \$10,000 in cash and coin per month at no charge; \$.15 per additional \$100.</li> </ul>
First Choice IOLTA will become: <b>INTEREST ON LAWYERS TRUST ACCOUNT (IOLTA)</b>	<ul style="list-style-type: none"> <li>■ Regions Bank recovers the costs of operating IOLTA accounts through reasonable monthly fees.</li> </ul>

\*This is a limited transaction account. Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone or from a personal computer) from your Business money market account per statement cycle with no more than three (3) being by draft, check, debit card, or similar order (including POS transactions) to a third party. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. See pricing schedule for full details. There is an Excessive Withdrawal/Item Fee of \$10 per withdrawal in excess of 6 per month and each check in excess of 3 per month.

Information about interest rates:	Additional information:
<ul style="list-style-type: none"> <li>■ Interest will be paid on your collected balance.</li> <li>■ New interest rates and tiers will apply.</li> </ul>	<ul style="list-style-type: none"> <li>■ Can be linked to your Regions Business Checking account for Overdraft Protection.</li> <li>■ 30% discount on Safe Deposit Box<sup>†</sup> rental with an additional discount for auto debit.</li> </ul>
<ul style="list-style-type: none"> <li>■ Interest on IOLTA accounts is paid at the discretion of the Bank or according to the rules of and/or arrangements with the applicable state bar organization.</li> </ul>	<ul style="list-style-type: none"> <li>■ Monthly reports and interest remitted monthly.</li> <li>■ Accounts set on analysis.</li> </ul>

<sup>†</sup>Subject to availability.

## HIGHLIGHTS OF YOUR Business Certificates of Deposit (CDs)

- CDs will continue with the same interest rate and term until maturity.
- Interest will continue to be credited on the same schedule as today.
- If you currently have interest credited back to your CD or automatically deposited into a checking or savings account, or sent directly to you by check, there will be no changes.
- At maturity, your CDs will automatically renew for the same term at the interest rate in effect at that time, unless funds are withdrawn.
- If you had a Certificate of Deposit (CD) that required presentment in order to make a withdrawal or transfer, you will no longer need to present the certificate when making a withdrawal or transfer.

## Business Credit Solutions

Regions has the financial tools you need to manage your growing business. We understand the financial issues your business faces, and we offer you a variety of loan, line of credit and leasing solutions so your business can continue to grow. At the heart of every Regions business relationship is an experienced banking professional who understands the challenges you face. Talk to us about what financing options are right for your business.

## ADDITIONAL Business Checking and Savings Options

In addition to the business accounts highlighted in the previous pages, Regions offers the following accounts. Simply visit your branch, click on [regions.com](http://regions.com) or call us at 1-800-REGIONS (1-800-734-4667) beginning April 25, if you are interested in opening or switching to one of these accounts.

Business Checking	
Business Checking	Benefits for You
Advantage Business Checking	<ul style="list-style-type: none"> <li>■ For growing businesses with moderate to high volumes of checking transactions each month.</li> <li>■ Waived monthly fees based on your account balances.</li> </ul>
Business Package Solutions	
Regions Business Essentials Solutions	<ul style="list-style-type: none"> <li>■ A bundle of checking options, savings and value added conveniences to fit your unique banking needs.</li> <li>■ Comprehensive banking solutions designed to maximize your business potential and save you hundreds of dollars.</li> </ul>
Regions Business Essentials Money Market	<ul style="list-style-type: none"> <li>■ Only available to Regions Business Essentials Solutions clients.</li> <li>■ A great place to park your excess cash.</li> <li>■ Low minimum to get started.</li> </ul>
Public Funds Solutions	
Public Funds Net Interest Checking	<ul style="list-style-type: none"> <li>■ An advanced checking solution which utilizes balances to offset service charges and offers the potential to earn interest.</li> </ul>

## Specialized Business Services

Service	Available at Regions
Commercial and Industrial Banking	<ul style="list-style-type: none"> <li>■ Comprehensive financial solutions are provided through collaboration with various partners, including Treasury Management and Depository, Capital Markets, Regions Equipment Finance Co., Global Trade Finance, Morgan Keegan and Regions Insurance.</li> <li>■ To meet virtually any credit need, Regions offers expertise in:               <ul style="list-style-type: none"> <li>■ National Corporate Banking</li> <li>■ Large Corporate</li> <li>■ Commercial Middle Market</li> <li>■ Public, Institutional and Not-for-Profit (PIN)</li> <li>■ Industry Verticals (Healthcare and Transportation)</li> </ul> </li> <li>■ Flexible term loans are provided for multiple uses, including equipment, vehicles, leasehold improvements, long term working capital, owner-occupied construction and real estate financing.</li> <li>■ Lines of credit provide flexible financing for needs ranging from general purchases to short term working capital.</li> </ul>
Commercial Real Estate Banking	<ul style="list-style-type: none"> <li>■ At Regions Commercial Real Estate, we believe in building strong, lasting relationships – one client at a time.</li> <li>■ In addition to custom loan solutions, these long-term relationships are a result of comprehensive financial solutions through partnering within Regions Capital Markets, Treasury Management, Morgan Keegan and Private Banking, in addition to unparalleled convenience through more than 1,900 offices.</li> </ul>
Regions Private Banking	<ul style="list-style-type: none"> <li>■ Through Regions Private Banking, relationship managers provide expertise to individuals, families and businesses in all areas of wealth management.</li> <li>■ By working with financial specialists from all areas of Regions Financial Corporation, relationship managers have access to a comprehensive array of products and services.</li> </ul>

Service	Available at Regions
Treasury Management Services	<ul style="list-style-type: none"> <li>■ Regions treasury management services offer flexible collection and payment solutions and online account management tools you can access anytime, anywhere.</li> <li>■ Collection products include wholesale and retail lockbox, remote deposit capture and vault services.</li> <li>■ Payment products include ACH origination, wire transfers and card-based products to facilitate specialty payment needs such as payroll and procurement.</li> <li>■ Funds management products include investment and credit line sweep services, ZBA processing, and RegionsOne consolidated deposit reporting.</li> <li>■ Information products include a richly featured online banking solution and automated data exchange account reporting services.</li> </ul>
Merchant Services*	<ul style="list-style-type: none"> <li>■ Boost your sales by accepting all major credit and debit card products.</li> <li>■ Wide range of choices in processing methods such as credit and debit cards, electronic checks, electronic gift cards and currency conversion.</li> <li>■ Customer service and technical support available 24/7.</li> <li>■ Convenience of next business day funding.</li> </ul>
Regions Capital Markets	<ul style="list-style-type: none"> <li>■ A wide range of risk management and debt solution products for businesses.</li> <li>■ Sophisticated hedging and financing products for companies wishing to:               <ul style="list-style-type: none"> <li>■ Manage/hedge interest rate or foreign currency exposure.</li> <li>■ Obtain financing from a multi-lender bank group.</li> <li>■ Acquire permanent mortgage financing from non-bank sources.</li> </ul> </li> </ul>

\*Merchant services are provided by KMS.

## Specialized Business Services

Service	Available at Regions
Regions Business Capital	<ul style="list-style-type: none"> <li>■ Solutions to expand your operation or lower your costs through:               <ul style="list-style-type: none"> <li>■ Acquisition financing</li> <li>■ Capital expenditures</li> <li>■ Growth capital</li> <li>■ Refinancing existing cash flow</li> <li>■ Turnaround financing</li> <li>■ Recapitalizations</li> <li>■ Stock purchases</li> <li>■ Restructurings</li> <li>■ Debtor-in-Possession loans</li> </ul> </li> </ul>
Regions Equipment Finance	<ul style="list-style-type: none"> <li>■ Reduce costs, improve efficiency and increase profits with a comprehensive range of flexible equipment loan and leasing options.</li> <li>■ Conserve your valuable capital, improve cash flow and get the equipment you need with up to 100% financing.</li> </ul>
Global Trade Finance	<ul style="list-style-type: none"> <li>■ With a team of international banking specialists and a worldwide network of correspondent banks, we can help you transact business in every corner of the world.</li> <li>■ Our Global Trade Finance experts offer powerful payment and financing solutions for U.S. importers and exporters, including Ex-Im Bank lending programs and online payment systems.</li> <li>■ Our dedicated International Operations team provides specialized support for all of your trade-related transactions.</li> <li>■ Regions' Foreign Exchange trading desk is one of the most experienced in the Southeastern U.S.</li> </ul>

Service	Available at Regions
Regions Morgan Keegan Trust	<ul style="list-style-type: none"> <li>■ At Regions Morgan Keegan Trust, we seamlessly combine a flexible suite of products and services, comprehensive corporate trustee capabilities and the investment expertise of a world-class financial services firm.</li> <li>■ Trust clients receive the highest level of service and expertise in estate planning and other personal trust services; asset management through our investment advisor affiliate, Morgan Asset Management; natural resources and real estate management; retirement services; all while working with a full-scale corporate trust firm.</li> </ul>
Morgan Keegan & Company	<ul style="list-style-type: none"> <li>■ As a securities brokerage and asset management subsidiary of Regions Financial Corporation, Morgan Keegan is one of the nation's leading full-service investment firms with some 300 locations in 19 states.</li> <li>■ Morgan Keegan financial advisors offer guidance to individuals, families and businesses in the areas of wealth management, retirement planning, tax solutions, portfolio management and transfer of wealth.</li> </ul>
Morgan Keegan Equity Capital Markets Group	<ul style="list-style-type: none"> <li>■ Provides award-winning equity research, institutional trading and investment banking services, such as corporate finance, mergers and acquisitions, public and private equity funding and mezzanine financing for growing companies.</li> </ul>

## Specialized Business Services

Service	Available at Regions
Morgan Keegan Fixed Income Capital Markets	<ul style="list-style-type: none"> <li>■ Nationally recognized for its expertise in bond trading, research and underwriting.</li> </ul>
Regions Insurance Group	<ul style="list-style-type: none"> <li>■ Regions Insurance Group is the insurance brokerage subsidiary of Regions Financial Corporation and is one of the 20 largest full-service insurance brokerages in the U.S.</li> <li>■ Regions Insurance is dedicated to meeting the insurance needs of our customers. We have the resources and expertise to serve as your single source for a wide range of business and personal insurance services and products.</li> </ul>

*Financial products and services are subject to terms and conditions and may be subject to credit approval. Eligibility and other restrictions may apply. Regions Private Banking is a trade name of Regions Bank. Investment services are provided through Morgan Keegan & Company, Inc., a subsidiary of Regions Financial Corporation and a member FINRA and SIPC. Trust services are provided through Regions Morgan Keegan Trust, a trade name for the Trust Division of Regions Bank. **Securities and insurance products sold through Morgan Keegan and Regions Morgan Keegan Trust are not FDIC insured, not a deposit, not an obligation of or guaranteed by Regions Bank, its affiliates, or any government agency, and may lose value. Products and services sold by or through Regions Insurance Group are not FDIC insured, not a deposit, not an obligation of or guaranteed by Regions Bank, its affiliates, or any government agency, and may lose value.***



# Welcome

No matter what your financial needs, Regions is here to help make your financial life easier and better. We pledge to do our very best to ensure a smooth transition. And we promise to bring you more locations, more choices, more services and more people to help you achieve your personal or business goals, now and over the long term.

If you have questions or need assistance,  
please stop by your branch,  
call us at 1-800-REGIONS  
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