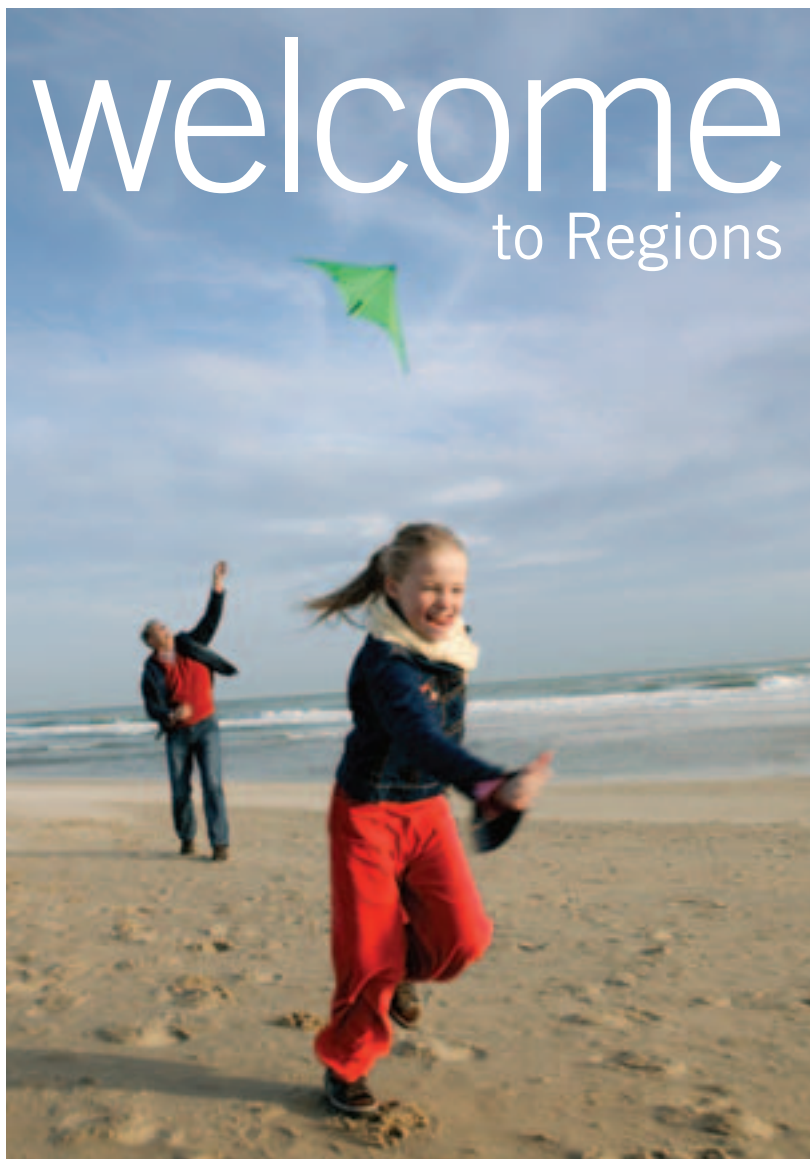




welcome

to Regions



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.

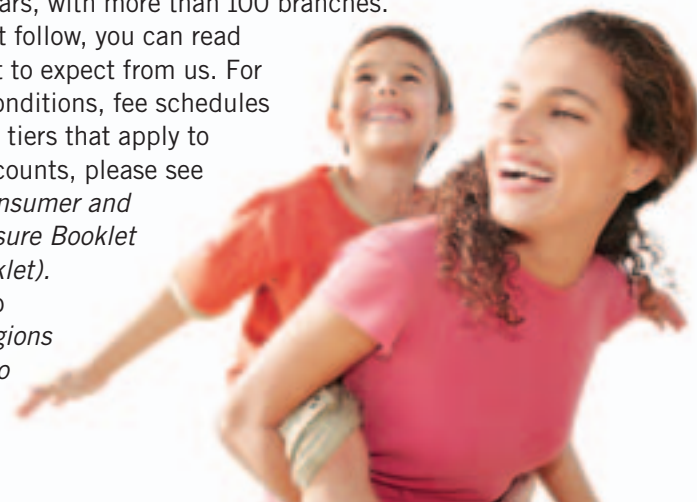
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As of the close of business on Thursday, November 20, 2008, your personal and/or business deposit accounts, certain deposit-related loans and account services will convert to Regions Bank's systems. As a Regions customer, you will be guided through 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 November 20, 2008, 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 some 2,000 Regions branches in 16 states. See 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 November 22, 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 November 20.
- 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 November 20.
- 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 business 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 Integrity Bank documents until you receive a full supply of Regions documents.
- Beginning November 21, 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, except for certain CD, Time Deposit and IRA payments. For more information on these, please see page 22.
- Certain Integrity loans that have recurring payments and transfers on an electronic basis 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 pay, 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 November 22.

REGIONS.COM

- Discover a world of information right at your fingertips at 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 Integrity Bank credit card is issued and administered by InfiBank N.A. Your credit card account will not be converted to Regions and will continue to be serviced by InfiBank N.A.

CONVERTING CD-SECURED CONSUMER LOANS

- If you use a loan coupon book to make your payments, please continue to use your existing coupon book.
- 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.

OVERDRAFT PROTECTION

- If you have Overdraft Protection provided through a checking, savings or money market account, this service will continue.
- If you have Overdraft Protection through an Integrity First Personal Line of Credit, it will now be called a Regions Credit Line. You will receive a new overdraft account statement.
 - These lines of credit will be assigned a new account number which will appear on your first Regions Credit Line statement.
 - Please be sure to see the important change in terms information for Regions Credit Line in the enclosed *Disclosure Booklet*.
 - If you have line of credit access checks, you can continue using these to access your line until your new Regions access checks arrive.
 - If your monthly line of credit payment is set up for automatic draft, this service will continue without interruption.
 - You will receive a separate mailing with additional account information and instructions.
- 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 *Disclosure Booklet* for details.
- If you do not have Overdraft Protection and would like more information, call us, visit your branch or go to regions.com after November 20.

CONVERTING CD-SECURED BUSINESS LOANS AND LINES OF CREDIT

- If your loan was purchased by Regions, your first statement after November 20 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.

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 certain terms and conditions of your lease will change on November 21, 2008. Please see the enclosed *Disclosure Booklet* for new lease terms and conditions. Also be advised that as of November 21, 2008, the authority of your safe deposit box deputies 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 November 21, 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.

DEPOSIT ACCOUNT STATEMENTS

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

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. Following are the cut-off times for same-day deposits for former Integrity Bank branches as of November 21, 2008:
 - Alpharetta, 11140 State Bridge Rd, Alpharetta: 4:00 pm ET
 - South Forsyth, 445 Peachtree Pkwy, Cumming: 4:00 pm ET
 - Duluth, 1581 Satellite Blvd, Duluth: 4:00 pm ET
 - Vinings, 1650 Cumberland Parkway SE, Smyrna: 2:00 pm ET
 - Roswell (note new address), 865 Woodstock Rd, Roswell: 2:00 pm ET



FDIC INSURANCE

- Deposits that you had with Integrity Bank as of August 29, 2008, 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 Integrity deposits, you may wish to contact a branch associate to discuss how your accounts may be structured to maximize FDIC insurance coverage.

INACTIVE ACCOUNTS

- Any checking or money market account (except Free Checking accounts) 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 accounts that have no customer-initiated activity for a period of 90 days may convert to a Check-for-Less account.
- Please see the enclosed *Disclosure Booklet* for more information.

YOUR MAILING ADDRESS

- Beginning November 21, 2008, Regions statements, interest checks and correspondence will be mailed only to the current, primary address on your account.

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 November 21, 2008, please see the enclosed *Disclosure Booklet*.

If you have questions or need assistance,
please call or visit your local branch. Beginning
November 22, you may also call us at
1-800-REGIONS (1-800-734-4667)
or visit regions.com.

Branches

SOME 2,000 BRANCH LOCATIONS – READY TO SERVE YOU

- Beginning November 21, 2008, 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 Integrity Bank branch, which now has the Regions name. As of November 21, hours at these former Integrity Bank branches will be:

ALPHARETTA, DULUTH & VININGS:

Lobby and Drive thru

Monday – Thursday: 9:00 am – 4:00 pm

Friday: 9:00 am – 5:00 pm

Saturday: 9:00 am – Noon

ROSWELL (note new address – 865 Woodstock Rd.)

AND SOUTH FORSYTH:

Lobby

Monday – Thursday: 9:00 am – 4:00 pm

Friday: 9:00 am – 5:00 pm

Saturday: 9:00 am – Noon

Drive thru

8:30 am – 4:00 pm

8:30 am – 5:00 pm

8:30 am – Noon

- For locations and hours of additional Regions branches, please visit regions.com.

ATMs

MORE THAN 2,400 ATMS – AVAILABLE RIGHT NOW

- Continue to access more than 2,400 Regions ATMs in 16 states with no ATM transaction fees. Beginning November 21, 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 November 22, 2008. Your current 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 Regions 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 November 22, 2008. 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.

[†]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.

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 November 20, 2008. However, some of the convenient and easy-to-use features of Regions Online Banking include:

- Starting November 21, 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: IOLTA accounts cannot be viewed through Regions Online Banking 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 Integrity, 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 November 20, 2008. If you do not currently use online banking, you may sign up at regions.com beginning November 22.

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, 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 November 22):

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 November 22): 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 November 22
- 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 November 22, the cut-off time for 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 November 21, 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 Integrity Bank statement reflecting activity from your last statement date through November 20. Any accrued interest will be applied, and monthly account fees, if applicable, will be waived. Your first Regions statement will reflect transaction activity from November 21 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.
- Online banking customers can view check images, front and back, online. With our free Online Statement service, you can also view statements online. Starting November 21, up to 18 months of check images and online statements will begin to accrue.

ACCOUNT ANALYSIS STATEMENTS

- Beginning November 21, your Analysis statement will have a new, user-friendly format.
- If you have chosen to receive a statement, your Analysis statement will be printed around the 8th calendar day of the month. The service charge will reflect activity from the previous month, and will post to your account around the 9th calendar day of the month.
- Regions iTreasury offers an online Analysis statement available around the 10th calendar day of the month.
- TMA codes will no longer print on statements. Please ask your banker about other services available that can assist with this need.

HIGHLIGHTS OF YOUR Personal Checking Accounts at Regions

Effective November 21, 2008.

This chart summarizes how your account will change when it converts to the Regions Bank system on November 20, 2008. 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:
Freedom Checking accounts will become: FREE CHECKING	<ul style="list-style-type: none"> ■ No monthly fee. ■ No minimum balance. ■ Images of your checks will continue to be provided with your statement free of charge.
Rewards Checking and Investment Checking accounts will become: PREFERRED PLUS BANKING	<ul style="list-style-type: none"> ■ Your monthly fee will be waived for six months beginning November 21, 2008. ■ See the Pricing Schedule in the enclosed <i>Disclosure Booklet</i> for information about balance requirements and the monthly fee that will apply after this time.
Rewards for Seniors and Great 48 Checking accounts will become: 50+ PREFERRED PLUS BANKING	<ul style="list-style-type: none"> ■ Your monthly fee will be waived for six months beginning November 21, 2008. ■ See the Pricing Schedule in the enclosed <i>Disclosure Booklet</i> for information about balance requirements and the monthly fee that will apply after this time.

These added benefits are available with your Regions checking account:

- Free Regions Visa® CheckCard with CheckCard Rewards
- Regions Free Online Banking with Bill Pay
- 24-hour access via regions.com, 1-800-REGIONS and more than 2,400 Regions ATMs
- Free Online Statements and Check Safekeeping
- Installment loan interest rate discount with automatic debit (subject to credit approval)

Information about interest rates:	Additional features and benefits:
<ul style="list-style-type: none"> ■ This account does not pay interest. 	<ul style="list-style-type: none"> ■ Home Equity* rate discounts available with checking relationships. ■ 30% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit.
<ul style="list-style-type: none"> ■ Interest will be paid on your collected balance. ■ 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 Integrity Bank. ■ This rate will continue for three months after the date of conversion. ■ After three months, new interest rates and tiers will apply. 	<ul style="list-style-type: none"> ■ Free checks (single wallet-style Regions custom) or 50% off any personal style check. ■ Bonus rates on most CDs with terms of six (6) months or longer. ■ 50% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit. ■ Two transactions per month at any non-Regions ATM with no Regions ATM transaction fee. ■ Home Equity* rate discounts available with checking relationships.
<ul style="list-style-type: none"> ■ Interest will be paid on your collected balance. ■ 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 Integrity Bank. ■ This rate will continue for three months after the date of conversion. ■ After three months, new interest rates and tiers will apply. 	<ul style="list-style-type: none"> ■ Free checks (single wallet-style Regions custom) or 50% off any personal style check. ■ Bonus rates on most CDs with terms of six (6) months or longer. ■ 50% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit. ■ Two transactions per month at any non-Regions ATM with no Regions ATM transaction fee. ■ Home Equity* rate discounts available with checking relationships.

*Subject to credit approval

†Subject to availability

HIGHLIGHTS OF YOUR Personal Savings Accounts at Regions

Effective November 21, 2008.

This chart summarizes how your account will change when it converts to the Regions Bank system on November 20, 2008. 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:
Super Savings accounts will become: SAVINGS*	<ul style="list-style-type: none"> ■ No monthly fee with a \$300 minimum daily balance. ■ Otherwise, a \$4 monthly fee will apply.

*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, PC 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:

- Regions Free 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 features and benefits:
<ul style="list-style-type: none"> ■ Interest will be compounded daily and paid monthly on your collected balance. ■ 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 Integrity Bank. ■ This rate will continue for three months after the date of conversion. ■ After three months, new interest rates and tiers will apply. 	<ul style="list-style-type: none"> ■ Can be linked to your Regions checking account for Overdraft Protection. ■ 30% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit.

†Subject to availability

HIGHLIGHTS OF YOUR Time Deposits, Certificates of Deposit (CDs) and IRAs

- These accounts will continue with the same interest rate and term until maturity. In addition, the bump feature will remain in place until maturity for Twelve Month Bump CDs and IRAs.
- Interest will continue to be credited on the same schedule as today.
- If you currently have interest credited back to your Time Deposit, CD or IRA, or automatically deposited into a checking or savings account, or sent directly to you by check, there will be no changes.
- If you currently have interest payments transferred to another financial institution, a check will now be sent directly to you, or you can instruct us to have interest transferred to your Regions account.
- At maturity, Time Deposits and 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. Twelve Month Bump CDs and IRAs will renew automatically as Regular CDs and IRAs, and the option to bump the rate will no longer be available.
- Regions will automatically replace Integrity as your IRA custodian/trustee.

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 or call us at 1-800-REGIONS (1-800-734-4667) beginning November 22, if you are interested in opening or switching to one of these accounts.

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

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

*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 credit card program is issued and administered by FIA Card Services, N.A.

Specialized Personal Services

Service	Available at Regions
Morgan Keegan & Company	<ul style="list-style-type: none"> ■ 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 400 locations in 19 states. ■ 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.
Regions Morgan Keegan Private Banking	<ul style="list-style-type: none"> ■ Through Regions Morgan Keegan Private Banking, relationship managers provide expertise to individuals, families and businesses in all areas of wealth management. ■ By working with financial specialists from all areas of Regions Financial Corporation, relationship managers have access to a comprehensive array of products and services.
Regions Morgan Keegan Trust	<ul style="list-style-type: none"> ■ 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. ■ 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.

Service	Available at Regions
Regions Insurance Group	<ul style="list-style-type: none"> ■ 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. ■ 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.
Foreign Exchange	<ul style="list-style-type: none"> ■ Our foreign exchange professionals are experienced and knowledgeable about the intricacies of fluctuating world currencies. ■ 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.

*Financial products and services are subject to terms and conditions and may be subject to credit approval. Eligibility and other restrictions may apply. 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. Regions Morgan Keegan Private Banking is a trade name of Regions Bank. **Securities and other nondeposit investment products and insurance products are not insured by the FDIC or any federal government agency, may lose value, and are not a deposit of or guaranteed by the bank or any bank affiliate.***



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

Effective November 21, 2008.

This chart summarizes how your account will change when it converts to the Regions Bank system on November 20, 2008. 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:
Business Checking accounts will become: FREE BUSINESS CHECKING	<ul style="list-style-type: none"> ■ No monthly fee. ■ No minimum balance. ■ 150 free items per month; \$.50 per additional item. ■ Deposit up to \$10,000 in cash and coin per month at no charge; \$.15 per additional \$100.
Corporate Checking accounts will become: BUSINESS ANALYZED CHECKING	<ul style="list-style-type: none"> ■ Competitive earnings credit rate to help offset potential fees. ■ Float will be assigned. ■ See the Schedule of Fees for Commercial/ Business Analyzed Depository Services in the enclosed <i>Disclosure Booklet</i>.
Business Investment accounts will become: BUSINESS INTEREST BEARING CHECKING	<ul style="list-style-type: none"> ■ See the enclosed <i>Disclosure Booklet</i> for information about balance requirements and monthly fees.

These added benefits are available with your Regions business checking account:

- Free Regions Business Visa® CheckCard with CheckCard Rewards
- Free Regions Online Banking for Business with Bill Pay
- 24-hour access via regions.com, 1-800-REGIONS and more than 2,400 Regions ATMs
- Free Online Statements and Check Safekeeping

Information about interest rates:	Additional features and benefits:
<ul style="list-style-type: none"> ■ This account does not pay interest. 	<ul style="list-style-type: none"> ■ Unlimited check writing. ■ Image statements free of charge. ■ 30% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit.
<ul style="list-style-type: none"> ■ This account does not pay interest. 	<ul style="list-style-type: none"> ■ Unlimited check writing. ■ Ability to link to Treasury Management Services. ■ Consolidated statement activity on multiple accounts. ■ 30% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit.
<ul style="list-style-type: none"> ■ Interest will be paid on your collected balance. ■ 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 Integrity Bank. ■ This rate will continue for three months after the date of conversion. ■ After three months, new interest rates and tiers will apply. 	<ul style="list-style-type: none"> ■ Unlimited check writing. ■ Image statements free of charge. ■ 30% discount on Safe Deposit Box† rental with an additional 10% discount for auto debit.

†Subject to availability

HIGHLIGHTS OF YOUR Business Accounts at Regions

Effective November 21, 2008.

This chart summarizes how your account will change when it converts to the Regions Bank system on November 20, 2008. 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:
Business Plus accounts will become: BUSINESS MONEY MARKET	<ul style="list-style-type: none"> ■ No monthly fee with a \$2,500 minimum daily balance. ■ Otherwise, a \$10 monthly fee will apply. ■ 25 free deposited items per month; \$.50 for each additional item. ■ Deposit up to \$10,000 in cash and coin per month at no charge; \$.15 per additional \$100.
IOLTA Checking accounts will become: INTEREST ON LAWYERS TRUST ACCOUNT (IOLTA)	<ul style="list-style-type: none"> ■ Regions Bank recovers the costs of operating IOLTA accounts through reasonable monthly fees.

Information about interest rates:	Additional features and benefits:
<ul style="list-style-type: none"> ■ Interest will be paid on your collected balance. ■ 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 Integrity Bank. ■ This rate will continue for three months after the date of conversion. ■ After three months, new interest rates and tiers will apply. 	<ul style="list-style-type: none"> ■ Unlimited withdrawals in person at our branches. ■ Limited transactions – make 6 transfers from your account, 3 of which may be payments by check to third parties per statement cycle. ■ There is a \$10 fee per check/transfer in excess of 6 per statement cycle.
<ul style="list-style-type: none"> ■ Interest on IOLTA accounts is paid in the discretion of the Bank or according to the rules of and/or arrangements with the applicable state bar organization. 	<ul style="list-style-type: none"> ■ Monthly reports and interest remitted monthly. ■ Accounts set on analysis.

HIGHLIGHTS OF YOUR Time Deposits and Certificates of Deposit (CDs)

- These accounts 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 Time Deposit or CD or automatically deposited into a checking or savings account, or sent directly to you by check, there will be no changes.
- If you currently have interest payments transferred to another financial institution, a check will now be sent directly to you, or you can instruct us to have interest transferred to your Regions account.
- At maturity, Time Deposits and CDs will automatically renew for the same term at the interest rate in effect at that time, unless funds are withdrawn.

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 or call us at 1-800-REGIONS (1-800-734-4667) beginning November 22, if you are interested in opening or switching to one of these accounts.

continued

Business Checking	
Business Checking	Benefits for You
Advantage Business Checking	<ul style="list-style-type: none"> ■ For growing businesses with moderate to high volumes of checking transactions each month. ■ 400 free items processed each month. ■ No monthly fee with a minimum daily balance of \$5,000 or a combined balance of more than \$25,000 in linked business accounts. ■ Otherwise, a \$15 monthly fee applies.
Business Savings	
Business Savings	Benefits for You
Business Savings	<ul style="list-style-type: none"> ■ A great place to park your excess cash. ■ Earn interest on your entire balance. ■ Low minimum to get started.
Business Package Solutions	
Regions Business Essentials Solutions	Benefits for You
Regions Business Essentials Solutions	<ul style="list-style-type: none"> ■ A bundle of checking options, savings and value added conveniences to fit your unique banking needs. ■ Comprehensive banking solutions designed to maximize your business potential and save you hundreds of dollars.

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.

Specialized Business Services

Service	Available at Regions
Merchant Services*	<ul style="list-style-type: none"> ■ Boost your sales by accepting all major credit and debit card products. ■ Wide range of choices in processing methods such as credit and debit cards, electronic checks, electronic gift cards and currency conversion. ■ Customer service and technical support available 24/7. ■ Convenience of next business day funding.
Capital Markets	<ul style="list-style-type: none"> ■ A wide range of risk management and debt solution products for businesses. ■ Sophisticated hedging and financing products for companies wishing to: <ul style="list-style-type: none"> ■ Manage/hedge interest rate or foreign currency exposure. ■ Obtain financing from a multi-lender bank group. ■ Acquire permanent mortgage financing from non-bank sources.
Regions Business Capital	<ul style="list-style-type: none"> ■ Solutions to expand your operation or lower your costs through: <ul style="list-style-type: none"> ■ Acquisition financing ■ Capital expenditures ■ Growth capital ■ Refinancing existing cash flow ■ Turnaround financing ■ Recapitalizations ■ Stock purchases ■ Restructurings ■ Debtor-in-Possession loans
Regions Equipment Finance	<ul style="list-style-type: none"> ■ Reduce costs, improve efficiency and increase profits with a comprehensive range of flexible equipment loan and leasing options. ■ Conserve your valuable capital, improve cash flow and get the equipment you need with up to 100% financing.

Service	Available at Regions
Commercial and Industrial Loans	<ul style="list-style-type: none"> ■ Regions offers flexible terms and the expertise to meet virtually any credit need. ■ Term loans are provided for multiple uses, including equipment, vehicles, leasehold improvements, long term working capital, owner-occupied construction and real estate financing. ■ Lines of credit provide flexible financing for needs ranging from general purchases to short term working capital.
Treasury Management Services	<ul style="list-style-type: none"> ■ Regions treasury management services offer flexible collection and payment solutions and online account management tools you can access anytime, anywhere. ■ Collection products include wholesale and retail lockbox, remote deposit capture and vault services. ■ Payment products include ACH origination, wire transfers and card-based products to facilitate specialty payment needs such as payroll and procurement. ■ Funds management products include investment and credit line sweep services, ZBA processing, and RegionsOne consolidated deposit reporting. ■ Information products include a richly featured online banking solution and automated data exchange account reporting services.
Regions Commercial Real Estate	<ul style="list-style-type: none"> ■ At Regions Commercial Real Estate, we believe in building strong, lasting relationships – one client at a time. ■ 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 2,000 offices.

*Merchant services are provided by KMS, an alliance partner of Regions Bank.

Specialized Business Services

Service	Available at Regions
International Banking	<ul style="list-style-type: none"> ■ 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. ■ 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. ■ The Global Correspondent Banking team is uniquely experienced in worldwide payment services and global markets. ■ Our dedicated International Operations team provides specialized support for all of your trade-related transactions. ■ Regions' Foreign Exchange trading desk is one of the most experienced in the Southeastern U.S.
Healthcare Banking	<ul style="list-style-type: none"> ■ Specialized products, services and expertise for the financial needs of healthcare organizations. ■ A complete range of services – term loans, real estate loans, lines of credit, bond financing, treasury management services and employee banking.
Regions Morgan Keegan Private Banking	<ul style="list-style-type: none"> ■ Through Regions Morgan Keegan Private Banking, relationship managers provide expertise to individuals, families and businesses in all areas of wealth management. ■ By working with financial specialists from all areas of Regions Financial Corporation, relationship managers have access to a comprehensive array of products and services.

Service	Available at Regions
Regions Morgan Keegan Trust	<ul style="list-style-type: none"> ■ 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. ■ 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.
Morgan Keegan & Company	<ul style="list-style-type: none"> ■ 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 400 locations in 19 states. ■ 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.
Morgan Keegan Equity Capital Markets Group	<ul style="list-style-type: none"> ■ 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.

Service	Available at Regions
Morgan Keegan Fixed Income Capital Markets	<ul style="list-style-type: none"> Nationally recognized for its expertise in bond trading, research and underwriting.
Regions Insurance Group	<ul style="list-style-type: none"> 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. 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.
National Corporate Banking	<ul style="list-style-type: none"> National Corporate Banking (NCB) gives you access to a wide range of commercial and investment banking solutions, delivered by a well-coordinated team of specialists, no matter where in the country your business is located. You'll have a single point of contact – a relationship manager who knows all about you and your business – who can provide for all your financial needs. We work in tandem with Morgan Keegan and Regions Insurance to provide comprehensive financial solutions encompassing the full breadth of affiliate capabilities. In addition to coordinating commercial banking, investment banking and insurance services, we offer specialty services to assist national and international corporations.



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.

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If you have questions or need assistance,
please stop by your branch,
call us at 1-800-REGIONS
(1-800-734-4667) or visit regions.com

