

Welcome!

We want to welcome you to the new Regions. The merger of AmSouth and Regions will bring you many new benefits, greater banking convenience and more ways to make your financial life simpler.

In July, we will move to a new system, introducing several new features and discontinuing some others on your RegionsNet online banking system. When you log in to RegionsNet®, beginning July 14, 2007, you'll be able to:

- Use a merchant list of 1,300 commonly used payees to set up new payments quickly and efficiently.
- View how a payment is being processed (electronically or through paper check) when a payment is set up
- Access your Regions credit card and Morgan Keegan brokerage account information* through RegionsNet®
- Set up new alerts to let you know when a transaction is processed that is over an amount you specify

Important Note – When we move to the new system, only 90 days of your register history will be available. We recommend that, before July 13, you download and/or print register history older than 90 days. In addition, you may want to sign up for Online Statements by clicking on the “Official Statements” tab after you log in. With Online Statements, you can view up to 18 months of statement images to see your account history.

Some of the current features will be unavailable beginning Saturday, July 14. We will restore these features as soon as possible and notify you when they are available again through this link on the website. Here is a summary of the features that will be unavailable and some suggested alternate options that may help you accomplish the same result in the interim.

Unavailable Features	Alternate options
<ul style="list-style-type: none">• “Transfer From” to take an advance from an eligible Regions Line of Credit• NOTE: Please be aware any future dated or recurring transfers for this feature will not be converted to the new system.	<ul style="list-style-type: none">• Transfer from your line via check or teller
<ul style="list-style-type: none">• Stop payments on checks you have written	<ul style="list-style-type: none">• Contact your branch or call 1-800-REGIONS to place a stop payment
<ul style="list-style-type: none">• Personal reminders and alerts for failed or successful transfers, for failed or successful payments, and for over balance, under balance and periodic balance	<ul style="list-style-type: none">• Login frequently to check balances and for success or failure of your transfers and bill payments

Online Changes
June 27, 2007

<ul style="list-style-type: none">• Sort order on the register	<ul style="list-style-type: none">• Items will be sorted in chronological order, and your most current history will show at the top.
<ul style="list-style-type: none">• Downloads initiated from RegionsNet® to Quicken®, Microsoft® Money and QuickBooks®	<ul style="list-style-type: none">• Download current history before July 13• Sign up for Quicken®, Microsoft® Money or QuickBooks® direct access after July 13 which will enable you to continue to download your transactions. After July 13, Quicken® and Microsoft® Money direct access is free.
<ul style="list-style-type: none">• Personal and standard categorization of transactions on RegionsNet	<ul style="list-style-type: none">• Run and store a report for the year, prior to July 13

We regret any inconvenience this may cause, and we will work diligently to restore these features. If you have any questions or need assistance with any of these alternate options, stop by your branch or call 1-800-395-1856.

Please review the new Agreement and Disclosure Statement for Electronic Banking Services and eStatements (Agreement). This Agreement describes the terms and conditions for using our online and telephone banking and bill payment services and our eStatement service. The Agreement governs your use of these services and replaces any or all prior terms and conditions for the use of these services as of July 14, 2007. Please read the Agreement carefully, print it and keep it for your records.

The first time you log in on or after Saturday, July 14, you'll be asked to electronically acknowledge that you agree to the terms and conditions contained in the Agreement.

Thank you for banking with the new Regions. We look forward to serving your financial needs for many years to come with RegionsNet Online Banking.

* Morgan Keegan and Company, Inc. is a subsidiary of Regions Financial Corporation and a member NYSE and SIPC. **Securities and other nondeposit investment products and insurance products are not insured by FDIC or any federal government agency, may lose value, and are not a deposit of or guaranteed by the bank or any bank affiliate.**