



Public Sector Banking

Regions has the specialized products, services and expertise that public institutions and not-for-profit entities require.

Public Banking offers a broad range of products and services designed specifically for state, county and municipal entities, educational institutions and not-for-profit organizations. From lease service payments built around annual budgets to collateralized deposits for extra safety, these products are backed by:

One person dedicated to your organization

Services are delivered through your relationship manager who has specialized expertise in public institutions through their integration in the communities in which they live. Through this experience, they can customize financial solutions specifically for the public sector.

Customized instruments for special budgets

Public sector budgets are often constrained by tax collections, committees and revenues associated with specific projects. Credit instruments, such as specialized leases, must be tailored around these cash flows. Options such as tax advantage loans, letters of credit, customized lending and equipment leasing solutions accommodate the budgets and payment needs of public entities, as well as section 503(c) not-for-profit organizations.

Products to meet strict investment guidelines

Public sector entities generally have strict investment guidelines for short-term cash and long-term holdings. Regions has devised specialized products from collateralized checking and savings accounts to longer-term CDs.



Regions offers a wide array of services — from nontraditional financing to deposit services — tailored to the specialized needs of the public sector.

DEPOSIT PRODUCTS

- Perform deposit and payment transactions
- Earn interest income while maintaining strong liquidity

TREASURY MANAGEMENT SERVICES

- Maximize daily cash flow
- Protect against fraud

PUBLIC FINANCE

Gain greater access to capital flow through a variety of financing options and industry expertise.

LEASING

Improve cash flow through flexible leases tailored to municipal budgets.

CORPORATE TRUST

Leverage special industry expertise and finance projects through bond issues.

INVESTMENT SERVICES

Increase your interest income through term investing.

LENDING AND CARD SERVICE

- Raise capital for public improvement
- Optimize expense control and disbursement
- Streamline electronic payment options

EMPLOYEE BANKING

- Obtain a valuable package of banking services for employees
- Provide retirement benefit plans

1-800-REGIONS
regions.com