

Personal identifying information has been redacted from this document.

From: [REDACTED]

Sent: Friday, October 7, 2022 11:20 AM

To: [REDACTED]

Subject: [Confidential] RE: RE: RE: [REDACTED]

[REDACTED] - see summary of our call below.

[REDACTED], [REDACTED] and [REDACTED] / met with [REDACTED] / [REDACTED] via a MS Teams call at 10:30am CST on Thursday October 6th. The call was initiated by the client so that all could be seen on camera. On the call from [REDACTED] were [REDACTED], [REDACTED] and [REDACTED]. [REDACTED] and [REDACTED] were on camera. The other two [REDACTED] participants were not. [REDACTED] and [REDACTED] were all on camera. [REDACTED] introduced the meeting and expressed that the Bank wanted to address and understand the concerns mentioned in the company's email to [REDACTED] and [REDACTED]

[REDACTED] assured them that contrary to their statement in the email, they were definitely not being picked on or singled out. [REDACTED] acknowledged that from their perspective, the bank's questions might seem confusing. The company had been through two years of the pandemic, and now that things seem to be improving, the bank is asking questions and seeking additional financial information. [REDACTED] explained the fact that the customer's line of credit matured on of July 9<sup>th</sup>, 2022. [REDACTED] explained the bank's process at a high level pointing out that the bank's underwriting group had analyzed the company's financial information from 2020 and 2021, and was not able to approve a renewal of the credit. [REDACTED] further explained why the loan was transitioned into the PAM Group and what the PAM group was trying to do in to support a shorter-term renewal of the line while the bank waits for full year 2022 financial information. The PAM Group had reviewed statements for 2020, 2021 and interim 2022, and was proposing a short term renewal of the line. The only additional item needed was verification of guarantor liquidity not held at Regions. [REDACTED] explained that requesting

liquidity verification was a normal requirement in situations such as this where there is a large cash shortfall to service debt.

█████ expressed several times to the client that they are a customer the Bank wants to continue to do business with, acknowledged the struggles their business has worked through during the Pandemic and how interim 2022 information indicates improving performance. █████ explained at a high level how the Bank assesses risk on loans and explained that all the information being requested by █████ is normal to the Bank's process. █████ also expressed that we would like to renew their loan, and the information being requested was to better understand their business and current financial situation. █████ then paused and asked if the company had any questions or concerns they would like to discuss.

█████ expressed that he felt the Bank was "disrespecting" the cash they had in the Bank and that he was taking more risk by having more deposits at Regions than the balance under the lines. █████ acknowledged his concern and expressed appreciation for his deposit relationship but explained that the amount of deposits, because they are not tied to the loan, do not change the way the Bank evaluates risk on loans. █████ emphasized that the bank was not asking that any cash be pledged as collateral. █████ continued to strongly express that he believed the bank was disrespecting his cash, as well as his company. He further stated that the Bank doesn't like lending to black-owned businesses or lending in the communities his business serves. He also stated that he had talked with numerous other black-owned businesses that expressed similar sentiments. He acknowledged that this was not our problem in our department, but that we were having to deal with it.

█████ asked █████ what he would like the Bank to do in regards to his loan. █████ stated he would like the Bank to renew the credit for 6 months and at the end of that if he still feels disrespected by the Bank then they will pull all their deposits out and figure out how to settle up on the loans. █████ began to speak to clarify his concerns and intentions for the line of credit, but █████ immediately disconnected from the call. The remaining borrower participants remained on the call initially. █████ asked if we had lost █████ and just as █████ began speaking to address that question, the entire call was disconnected. █████ and █████ each thought they may have been disconnected for technical reasons, so each tried to join the call again, but the call had been disconnected by the client. Due to the abrupt ending of the call, we were not certain as to whether █████ definitely plans to move all deposits and loans from Regions during the proposed six month renewal period, or will make that decision later. We also did not have the opportunity to address the specific concerns in the email regarding the borrower's original PPP loan issues and the alleged fraudulent activities on accounts at Regions.

The PAM team will move forward to seek approval for a six-month renewal , or possibly longer from the original maturity date of July 9<sup>th</sup>. A decision of whether to waive evidence of guarantor liquidity verification will need to be made. It appears that the guarantors are not willing to provide that information. The PAM team will also follow up with internal legal counsel to determine if any further written communication should be sent addressing the other concerns expressed both in the email and in the phone call.

[REDACTED]  
Senior Vice President

Regions Bank

1900 5<sup>th</sup> Avenue North [REDACTED]

Birmingham, AL 35203  
[REDACTED]

[REDACTED]

[REDACTED]

You have received this as notification that a customer complaint has been entered in the CCC Database that your department needs to review. If you have questions regarding this email, please contact your department Gatekeeper.

**COMPLAINT DETAILS 351732**

**Attachments**

- IMS Email.pdf

**Details**

<b>Originated By</b>	[REDACTED]
<b>Assigned To</b>	[REDACTED]
<b>Date Submitted</b>	9/28/2022 02:51:12 PM
<b>Complaint Origin</b>	Email
<b>Is this complaint regarding a vendor acting for Regions?</b>	No
<b>Date of Customer Complaint</b>	09/28/2022
<b>Complaint received from</b>	CEO
<b>Referred to</b>	
<b>Customer's First Name</b>	
<b>Customer's Last Name</b>	[REDACTED]
<b>Account Number</b>	[REDACTED]
<b>City of Residence</b>	Jackson
<b>State of Residence</b>	Mississippi
<b>Preferred Method of Contact</b>	Can Contact [REDACTED] Office: [REDACTED]
<b>This complaint is regarding?</b>	Problem Asset Management
<b>Product Category</b>	Problem Asset Management
<b>Issue Category</b>	PAM - Loss Mitigation Not Available
<b>Related Associates</b>	
<b>Complaint Type</b>	<ul style="list-style-type: none"> <li>• Customer threatens to complain or does complain to the Consumer Financial Protection Bureau (CFPB), Federal Reserve Bank (FRB), State of Alabama Banking Department (SBD), Better Business Bureau (BBB), Congress or Regions Executive Offices</li> </ul>
<b>Complaint Summary</b>	<p>Good afternoon! [REDACTED] CPA, my Chief Financial Officer shared with me the various correspondences sent by you and other banking officials at Regions Bank regarding the \$180k outstanding loan we have with the bank. We have asked for an in-person meeting; however, was told officials from the bank were only do virtual meetings. Strange as it may sound, people have returned to their offices and resume business as usual. It's our understanding you have asked for additional collateral for the above referenced loan; including more personal commitments and</p>

information from [REDACTED] and me. Although, we continue to maintain, in various accounts, funds in excess of \$700k to \$800k each month, this information has been requested. And now, we have been informed, we have defaulted on that loan. As you know, our risks are greater than Regions Bank's risk since FDIC only insures \$250,000 per depositor, per insured bank, for each account ownership category, in the event of a bank failure. Our problem with Regions Bank didn't just started with the Bank's most recent decision. We had problems when Regions Bank allowed several fraudulent activities to occur on our accounts and refused to address the issues, after being contacted several times. In fact, I was personally told by Regions' former President, [REDACTED], "...it was nothing the Bank could do." Additionally, when Covid hit and Congress authorized the Paycheck Protection Program (PPP Loans), we went to Regions Bank to request that the Bank process our PPP application, we were advised by the Bank "... to go elsewhere because Regions system was not up to accommodate the PPP loan applications processes." This happened while Regions Bank processed several of our white counterparts' PPP Loans. We sincerely hope we aren't being pick out to be picked on. As you know the Community Reinvestment Act (CRA) of 1977, was enacted to address discrimination in loans made to individuals and businesses from low and moderate income neighborhoods. Is Regions Bank meeting its responsibilities to the communities it serves. We are 26 years Black owned business and sincerely believe, we have been discriminated against, are being discriminated against, and are being unjustly treated by Regions Bank. We know what racial discrimination feels and looks like. We won't stand idly by and continue to be discriminated against and treated poorly without drawing attention to Regions banking practices. We know this, if Regions Bank is harassing and discriminating against [REDACTED], we are sure, there are others experiencing the same or worst treatment. In fact, we have discussed this issue with several local Black owned businesses and loan officers who previously worked for Regions. We need to resolve this matter as soon as possible. Again, we are asking for a meeting.

**Associate Action or Resolution Taken**

Pending

[REPLACE2]

Confidential



January 11, 2022

James McGee  
Southern Dallas Progress Community Development Corporation  
1402 Corinth Street #147  
Dallas, TX 75215

Dear Mr. McGee:

This letter is an acknowledgment of receipt of the letter written on November 7, 2021 in response to Regions Bank's Community Reinvestment Act Performance. I appreciate the dialogue that we've had over the past year and taking time out of your schedule to meet with Dallas Market Executive Tyrus Sanders and myself on October 26, 2021 in Dallas. The information that you have shared regarding the Southern Sector has been helpful as we work to meet needs in the area. As you know, Kay Carroll joined Regions in November and is serving as Vice President/Regional Community Development Manager for the Dallas/Ft. Worth Metropolitan area and will serve as your contact.

Over the past two years, Regions has supported Southern Dallas Progress Community Development Corporation's work to assist small businesses impacted by the COVID-19 pandemic and the 2021 Financial Literacy Fair. We will continue engagement meetings to learn more about community development needs in the area and actively pursue opportunities with various organizations to provide technical assistance and resources. Further, we are committed to concentrating on small business development, affordable housing, financial education and neighborhood revitalization in the Dallas Metropolitan area.

Please feel free to contact Kay Carroll or myself if you have any additional questions.

Warmest Regards,

A handwritten signature in black ink that reads "Latrisha Jemison".

Latrisha Jemison  
Senior Vice President  
Regional Community Development Manager

cc: Federal Reserve Bank of Atlanta

complaintid	dateofcomplaintdatetime	complaintdetails	resolutiondetails
280621	9/29/2021 0:00	customer is upset branch is closing and she has to move to safe deposit box. she states she hope regions is able to keep that atm open. she feels inconvenienced	showed empathy, apologized for inconvenience and filed complaint .XXX XXXXVerified location is closed. No further actions 09/30/2021
280841	9/30/2021 0:00	Client feels that the Kokomo branch closing and taking out our ATM was unfair as he is being charged to take out money from other banks that are closer to him. He is saying that driving 70 miles to the nearest branch isn't feasible to save him money on the ATM fees as the gas costs outweigh the ATM fees. He feels that after banking with Regions for many years and suddenly taking out the branch and not at least leaving the ATM for clients like him is unfair as he is subject to all of the fees he used to not have to worry about.	I spoke with the client about using his debit card for more than just taking out cash. I let him know he can use it for his daily purchases and that would save him on his ATM fees. I then opened the door to assist him with his online and mobile banking so he can check his balances and transactions on the go and almost in real time. He was very thankful for that information. XXXX XXXX10/1/2021Customer was correctly advised by the associate. As customer expectations for service and convenience have increased, Regions focus has been on making prudent investments particularly in branch design, growth markets and digital services to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified ,opportunities to consolidate select branch locations based on traffic new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations is shared with .our Retail Network Strategy group
281618	10/4/2021 0:00	XXXXXX XXXXX left a review in XXXXX Play store "I been using Regions bank for a year, but, I don't like that they refuse to give loans to blacks."	Digital Banking replied to the customer review advising how to obtain information regarding loan products and services.10.05.2021 - XXXX .XXXXX No further action is needed at this time regarding this review
281494	10/4/2021 0:00	Customer is unhappy about the branch closing and says that it is a bad move on Regions to close this branch. That there are too many people from Alabama and New Hope that rely on this branch to function. She said there is no room downtown to carry out transactions without blocking traffic and that she was there on Friday and all 3 lanes were wrapped around the building.	Apologized to customer10/05/2021 XXXXX XXXXXX: As customer expectations for service and convenience have increased, Regions focus has been on making prudent investments particularly in branch design, growth markets and digital services to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations ,based on traffic, new technology, volume, location of other branches profitability, and other data. Feedback regarding the East Columbus .branch closing is shared with our Retail Network Strategy group
280322	9/27/2021 0:00	The customer is upset that so many branches are closing in his are, so he has to travel longer than he would like to get to a branch now. He is threatening to close the accounts because he feels Regions should have sent notification for the branch closings.	I apologized.9/28/21 XXXXX XXXXX - Customer feedback will be .reviewed by management





*Improving Lives, One Community at a Time*

November 7, 2021

Regions Bank (FDIC # 12368)  
1900 Fifth Avenue North  
Birmingham, AL 35203

FEDERAL RESERVE BANK OF ATLANTA  
1000 Peachtree Street  
N.E. Atlanta, Georgia 30309-4470

**RE: Comment on Regions Bank's Community Reinvestment Act (CRA) Performance**

I am submitting this letter to Regions Bank's Community Reinvestment Act (CRA) public file for consideration on Regions Bank's CRA Performance Evaluation. I have a couple concerns with Regions Bank small business lending in Dallas and would look forward to meeting with Regions Bank to learn more about the bank's goals and priorities, and to discuss community development needs and opportunities. In particular, I would like Regions Bank to focus on Southern Dallas as I believe the heightened poverty in my neighborhood has held back my community, and the city of Dallas as a whole, for too long.

**Lending Concerns**

We worked with the National Community Reinvestment Coalition (NCRC) to analyze the home and small business lending of Regions in Dallas. We noted the following:<sup>1</sup>

- For the lending test, Regions Bank made a **low level of community development loans** in Dallas.
- For the service test, Regions Bank received a rating of **low satisfactory for the State of Texas**.

<sup>1</sup> See <https://www.federalreserve.gov/apps/CRAPubWeb/CRA/BankRatingResult#20170501>

prevents economies from performing to their full potential.<sup>7</sup> Economies with less inequality not only maximize their productive potential, but also minimize the significant fiscal and social costs of inequality. Childhood poverty—one outcome of insufficiently inclusive growth—costs the U.S. economy an estimated \$500 billion a year, or four percent of GDP, due to lost productivity, higher crime and incarceration, and larger health expenditures. Cities end up bearing these costs, at the expense of other important investments in growth and opportunity.<sup>8</sup> Heightened inequality also creates resentments and hostilities that damage social and political cohesion, which also negatively affects economic growth.

Researchers are also predicting that Southern Dallas will be particularly hard hit by COVID-19, both medically and economically, given the unfortunate correlation between poverty and unfavorable health outcomes.<sup>9</sup> We are very concerned about the impact COVID-19 will have on our community that was already facing increasing economic hardship, and we believe that without an intentional focus on Southern Dallas these unfortunate economic trends will continue. Unlike Regions, many banks do not include Southern Dallas as part of their CRA assessment area and are using regulatory gymnastics to abdicate their central role in providing equitable access to capital and, worse their ethical duty to unleash the potential of all Dallasites. We greatly appreciate Regions commitment to Dallas as evidenced by your assessment area including all of Dallas County. We would look forward to discussing opportunities for Regions to be responsive to these community needs and continuing to support your role as a leader in addressing inequality in Dallas.

The following sections discuss demographic in the Southern Dallas assessment area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.
- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.
- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas). \**

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<sup>7</sup> "Introduction: Inequality of Economic Opportunity." Katharine Bradbury and Robert K. Triest. RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 2, No. 2, Opportunity, Mobility, and Increased Inequality (May 2016), pp. 1-43. Available online at

[https://www.jstor.org/stable/10.7758/rsf.2016.2.2.01#metadata\\_info\\_tab\\_contents](https://www.jstor.org/stable/10.7758/rsf.2016.2.2.01#metadata_info_tab_contents)

<sup>8</sup> "Opportunity for growth: How reducing barriers to economic inclusion can benefit workers, firms, and local economies." Brookings Institution. Joseph Parilla. September 28, 2017. Available online at <https://www.brookings.edu/research/opportunity-for-growth-how-reducing-barriers-to-economic-inclusion-can-benefit-workers-firms-and-local-economies/>.

<sup>9</sup> "Mapping the Areas at Highest Risk of Severe COVID19 in Dallas, Austin and San Antonio." UTHealth School of Public Health Institute for Health Policy. April 2, 2020. Available online at [https://sph.uth.edu/research/centers/ihp/COVID-19\\_Dallas\\_Austin\\_SA%20Final\\_4-3-20.docx.pdf](https://sph.uth.edu/research/centers/ihp/COVID-19_Dallas_Austin_SA%20Final_4-3-20.docx.pdf).

*improving the health, education, transportation, housing, and economic landscapes of our cities in an equitable and sustainable way.*

*This web map was developed in order to analyze the historic development patterns in the Dallas region, and to illustrate the legacy of discriminatory policies such as 'Redlining' and the way highway planning and construction interrupted or destroyed the community fabric of the city. The purpose of integrating these spatial data together is to facilitate helpful dialogue about how public decision making and private markets can produce more equitable outcomes for the future health and sustainability of the region.*

<https://www.arcgis.com/home/item.html?id=29041b0623ef482981e1bcc50220eff6>

The practice of 'redlining,' outlawed years ago, is still seen as a factor in the lack of progress for some Southern Dallas neighborhoods.

Maps from the 1930s designed some neighborhoods as red zones where investments by banks were considered unsafe.

In Dallas, those neighborhoods tended to be inhabited by people of color and redlining kept them from receiving the investments that other sections of the booming sunbelt city saw over the years.

*An interactive online tool released by the National Community Reinvestment Coalition charts out the effects of some of those injustices, combining notorious "redlining" maps of the 1930s with current data on neighborhood income and demographics. Redlining is a term for the denial of loans, mortgages, and other services based on a neighborhood's demographic makeup — in the U.S., black communities have usually been the ones targeted. The practice gets its name from the red outlines drawn around "high-risk" neighborhoods in maps created in the 1930s by the Homeowners' Loan Corporation, a New Deal agency formed to refinance mortgages during the Great Depression.*

<https://ncrc.org/holc/>

*Those HOLC maps have become infamous as stark visual representations of the government abandoning black communities, as a federal agency labeled nearly any community with a significant minority population "hazardous" for lenders. Researchers at the University of Richmond digitized the maps last year, and its site lets you see HOLC's assessments of each neighborhood, many of them remarkably frank about their racist discrimination. A 1937 HOLC map of Dallas is below. Neighborhoods marked green were considered "best" for government-backed mortgages, blue "still desirable," yellow "definitely declining," and red "hazardous."*

### **23 Southern Dallas Zip Codes**

75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

### **Questions from the Southern Dallas Community to Regions Bank**

- How many mortgage loans were made to minority borrowers were in Southern Dallas (City of Dallas)?
- How many mortgage loans were made to minority borrowers in Southern Dallas County?
- How many mortgage loans were made to African American borrowers in Southern Dallas (City of Dallas) and how many were in low-income census tracts?
- How many mortgage loans were made to African American borrowers in Southern Dallas County and how many were in low-income census tracts?
- How many of the CRA small business/small farm loans were made in Southern Dallas (City of Dallas)?
- How many of the CRA small business/small farm loans were made in Southern Dallas County?
- How many of the CRA small business/small farm loans were made in Southern Dallas (City of Dallas) and how many were in low-income census tracts?
- How many of the CRA small business/small farm loans were made in Southern Dallas County and how many were in low-income census tracts?
- How many Commercial loans were made in Southern Dallas (City of Dallas)?
- How many Commercial loans were made in Southern Dallas (City of Dallas) and how many were in low-income census tracts?
- How many Commercial loans were made in Southern Dallas County and how many were in low-income census tracts?
- Also, how do the numbers above compare to Northern Dallas?

### **Community Ask:**

- Increase mortgage lending to African American and Hispanic by 50%
- Increase mortgage lending in Low-Income census tracts by 40%
- Increase mortgage lending in Majority Minority Census Tract by 40%
- Increase small business loans to African American and Hispanic by 70%
- Increase small business loans in the Low-Income census tracts by 60%
- Launch Small Business Cohort Focuses on Small Minority Businesses located in/or Serving Low Income Areas of Southern Dallas
  - <https://www.nteetc.com/>
- Perform a credit needs assessment for Southern Dallas
- Create a Business Diversity Lending Program
- Require the CDFI's that you invest in to collect demographic information on the individuals they serve
  - <https://www.consumerfinance.gov/compliance/supervisory-guidance/statement-collection-demographic-information-community-development-financial-institutions/>

Dallas has a housing shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

North Texas Regional Housing Assessment

<https://tntx.com/report/north-texas-regional-housing-assessment/>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

**FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)**

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

## **Conclusion**

We appreciate this opportunity to comment on Regions CRA performance, and would look forward to meeting with Regions to discuss a plan for Southern Dallas.

If you have any questions about this letter, feel free to contact me.

Sincerely,

*James McGee*

James McGee  
President/Chair

[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)

Southern Dallas Progress Community Development Corporation

## Lamar Jeffries

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**Subject:** RE: Thank You from Optus Bank

[External Content] Please use caution.

Dear Leroy and Regions Bank Leadership Team,

On behalf of the customers and communities Optus Bank serves with wealth building services, our Chairman Paul Mitchell and I wanted to express our deep gratitude for your leadership. With your support, we now feel that we have new partners in this effort to unleash the potential of every American. Your leadership in building capacity of Optus Bank and other MDI banks give us all new hope that our vision for closing the racial wealth gap is not just a dream.

With your \$2 million equity investment, Regions Bank has become a key strategic partner for Optus Bank. Regions Bank has also helped mobilize additional investors and leverage more resources for our mission. This significant investment caps a \$20 million capital raise for Optus Bank that will allow us to more than double in size and impact. The unwavering commitment and hard work from your team, especially David Christian and John Florio, must also be recognized and commended.

For nearly 100 years, Optus Bank has been fighting to counter racial disparities in access to opportunities. We provide credit, capital, banking services and financial advice with a focus on building wealth for all customers, but especially those impacted by the 400 year legacy of exploitation and racism.

Because of our focus on customers and communities with more limited means, a traditional community bank business model does not allow us to reach self-sufficient size and scale without strategic partnerships like the one we have with you. Over the past 5 years, our bank has grown 500% and reached sustained profitability while channeling opportunities to underserved people and places. With your help, our plan to reach \$1 billion in total assets and to create \$100 million in Black wealth over the next ten years is within reach.

We would be most grateful for the opportunity to meet with you and your CEO to share our gratitude, vision and plans to deploy your capital for impact. Please let us know if that's a possibility in the coming days or weeks.

With much appreciation,

**Dominik Mjartan**  
President & CEO | Optus Bank



1241 Main St. Suite 100 | Columbia, SC 29201

[www.optus.bank](http://www.optus.bank)



Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
238026	Phone	FAIRFIELD BAY	The customer wants to file a complaint in regards to a branch closing. The customer states the closing of the Fairfield Bay Branch (121 Lost Creek Parkway, Fairfield Bay, AR 72088) would be a great loss to their community. The next closest Regions is in Clinton, AR, which is over 25 minutes away. The customer states this branch closing will result in a lot of accounts closing.	I apologized, , 02/08/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group, , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/5/2021
238113	Phone	MADISONVILLE	Customer is upset the Madisonville branch will be closing. She has banked at that location since 1999 and cashes her check every Friday and also has a safety deposit box there and explained it's inconvenient to have to go to another branch.	Apologized to customer. Got clarity from branch on closing day May 21st and letters will be mailed out informing the closing and instructions on safety deposit boxes. Filed complaint, , 02/08/2021 xxxxx: Duplicate Complaint ID: 238243, , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group, , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/5/2021
238115	Branch/Customer Meeting	FAIRFIELD BAY	Customer does not want the branch to close, due to that branch being the nearest branch the other is an hour away.	Apologized for the inconvenience and submitted complaint, , 02/08/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group, , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/5/2021
238243	Social Media	MADISONVILLE	Customer states on Facebook through private message: We live in Madisonville TN and were told our local bank is closing May 21st. We have been with Regions when it was union planters, then AmSouth. We even did 650 of your sign surveys when you all kept changing names. There us another branch 10 miles away in Sweetwater and some in Maryville but none of those are as convenient as our local branch. These women have become friends over 10 years of us living here. We have a lot of other banks in our area but we stayed with Regions because of how they treat us. You should really reconsider. I know my bank shows up as Maryville. I am sorry we didn't have it changed for this reason. A very upset account holder, XXXXX XXXXXXXX	Attempted to call customer but weren't able to reach her. Filed complaint, , 02/08/2021 xxxxx: Duplicate Complaint ID: 238113, , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group, , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/8/2021
238258	Branch/Customer Meeting	FAIRFIELD BAY	Customer explains that the branch closed and this was her branch that she always used. It closed and now there is 1 more branch in that area and the customer is 80 years old. XXXXX explains that if this last branch in her area closes, she will be forced to leave regions. Customer wanted to make sure this was a formal complaint today.	showed empathy and understanding and explained why certain branches may or may not have to be closed. , , xxxxx - 02/09/2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/8/2021
238288	Phone	FAIRFIELD BAY	Customer would like to file a complaint due to this branch closing. They are in a retirement community where residents are age 70+ and the closest branch to them in Clinton is 25 miles away. Customer states there is more money in Fairfield Bay than there is in Clinton. They would like Regions to reconsider closing this branch because the people there need that branch and the services that Regions offers.	Apologized to customer. Advised that I would enter complaint, , 2/9/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/8/2021
238308	Phone	FAIRFIELD BAY	Fairfield Bay location closing; would be an inconvenience to the elderly residence in the area, as well as, the tourist that come into the city. Closing this branch would mean people would have to travel on curvy dangerous roads and not all residence are able to travel.	apologized for inconvenience , 2/9/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/8/2021
238317	Branch/Customer Meeting	CAMDEN	XXXXX XXXXXXX wanted to place a complaint about the closing of the Camden, TN branch. she stated she was elderly and could not drive to either of the locations since they were several miles to the next branch. she stated that she had been a Regions customer for most of her life and that she was very upset that we were closing the Camden location. She stated if they would only put in an ATM that it would be very helpful for her since she has so much coming in and out of her account.	I let the customer know that we understand her concerns and that I would place a formal complaint so that someone could contact her. I also let her know that I would be glad to help her learn about online banking and help her any way we could. , 2/9/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Advised BM to escalate callback request to CBM.	2/8/2021
238330	Branch/Customer Meeting	WYNNE	Customer feels that closing of the Wynne branch is not right. Regions in Wynne has always been the place that she goes to for help as other branches have been rude and just not helpful. She stated that Forrest City should have been the branch to close, due to increased violence and crime in the city. She feels that she will have to find another bank for Residential accounts, due to this decision and would like to know more about this decision and to speak with a decisionmaker.	Let customer know that our branch is consolidating with Forrest City and that they would be able to help if she did need a physical place to go to or call. That our ATM would still be open and that there are many digital options for her. She requested that I submit a complaint for her, , 02/09/2021 xxxxx: Customer never provided what branch supposedly provided rude service or a time frame of when this occurred, therefore, unable to complete research, , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group, , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. , , Attempted to call customer at 12:56PM and there was no answer.	2/8/2021
238359	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	Customer came in very upset that the local bank is closing and the ATM is not going to stay as well. the closest branch is 35-45 minutes away and he would like to be heard. He wanted to call the 1800 regions number and I told him I could enter his complaint for him.	I apologized to the customer and told him I would enter a complaint for him, , 02/09/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/8/2021
238372	Phone	OLD HICKORY	Customer would like to file a complaint and have someone call him XXX-XXX-XXXX Tennessee. He stated that lots of the people in that area are elderly and lower income and have to walk to the bank because they do not have transportation. He also stated that there are no other locations that would be close enough for him to walk to.	After speaking with the customer he wanted to file a complaint. Input to the system, , 02/09/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. , , Attached BRT response letter.	2/8/2021
238400	Branch/Customer Meeting	AVONDALE	Client is highly upset that Regions is closing the Avondale branch that has been an important part of the Riverside Avondale community. She has expressed anger that there are so many residents in this community that are elderly and do not drive and have difficulties using online banking will now have no where to do their banking. She has stated that she will be reaching out to others in the community via social media to get others to speak out as well.	I have listened to her concerns and I have informed my branch manager, , xxxxx 02.09.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/8/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
238416	Branch/Customer Meeting	FAIRFIELD BAY	Customer is upset that the branch is closing.	I apologized and stated I would forward their concerns. , ,xxxx 02.09.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/6/2021
238431	Branch/Customer Meeting	CAMDEN	Customer stated she is not happy that the branch at this location is closing and that it is an inconvenience. Customer stated she is 86 years old and she loves going inside of a branch where everyone knows her and that she has been a long time customer of Regions and very proud to be with Regions. Customer stated she received a letter in the mail in reference to branch closing and she feel there should be an explanation especially since the nearest one will be 25 miles away.	Apologized and filed complaint. , 02/09/2021 xxxxx- The customers feedback about the branch closure will be reviewed by management. , 2.9.21 xxxxx, Updated issue category , , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch Closures will be reviewed by management. , , ,	2/8/2021
238432	Letter/Email	FAIRFIELD BAY	Customer upset about the closing of the Fairfield Bay branch. Customer stated that the next closest branch is 35 miles away and would force the customer to go further distance to visit the branch for their needs. Customer threatening to close their accounts. Customer emailed through unsecure platform so no account information available to provide	Provided the customer the branch closing template in Movie System that advised the customer how branch closing is decided. Advised the customer that a complaint was filed in regards to the branch closing. , 02/09/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch Closures will be reviewed by management	2/8/2021
238498	Phone	KOKOMO FOUNTAIN SQUARE	customer called in upset because the branch in Kokomo is closing and none of the neighboring branches are convenient for him. He is 87 and been with Regions since 2007.	Apologized to customer for the inconvenience of the branch closing and explained how olb works. , 2/10/21 xxxxx.....As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , 2/10/21 xxxxx.....closed with explanation , 2.10.21 xxxxx , Updated issue category	2/9/2021
238505	Branch/Customer Meeting	AVONDALE	Customer is not satisfied with the Regions consolidation process, and has requested for the ATM on the exterior of the Avondale Branch to remain operational longer than the projected May 21st closing date.	Submitted complaint, and in waiting for Regions Bank leadership to decide if a corrected course of action is necessary. , 2/10/21 xxxxx.....As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , 2/10/21 xxxxx.....closed with explanation	2/9/2021
238520	Phone	SOUTHWEST DECATUR	Customer wants to file a complaint about her local branch closing, there isn't any other branches that are close to her and adds a 45 minute drive to her commute to the branch.	I offered convenience services such a checkcard and also location of other branches , ,xxxx - 02/10/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/9/2021
238528	Phone	ENDERSON	Customer is upset by the recent consolidation on the Henderson, TN branch and has been banking with Regions for 20+ years. Customer wants a smart ATM location in Henderson so he does not have to drive 25 minutes to a different ATM location in Jackson, TN.	Reassured customer of digital options and apologized for the inconvenience. , ,xxxx - 02/10/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/9/2021
238575	Phone	MADISONVILLE	The customer called in to file a complaint because Regions is closing the bank in Madisonville, TN He states that it is a big inconvenience. He said that's the only branch that's in that area. The customer wants to know if Regions can leave an ATM in that area so that they will be able to make deposits or do withdrawals.	I did apologize to him and let him know we will look into having an ATM in the area. , 2/10/21 xxxxx - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management. , ,	2/9/2021
238600	Branch/Customer Meeting	CHAMPAIGN IL	Customer is upset that the branch near him is closing down soon; says he received a notice in the mail. Customer says this is the closest location to him and it is an inconvenience and would hate to see the branch close. The customer says he has built personal relationships with the bankers and he loves the staff and the branch and he would have to drive far out to get to any other branches.	Advised customer of different branches in the area. , 02/10/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/9/2021
238614	Phone	WYNNE	Customer stated she is unhappy in regards to a letter she received about her local branch closure. Stated the next nearest branch is over an hour away.	Agreed to file a complaint. Apologized for the inconvenience of branch closure. , 02/10/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/9/2021
238627	Phone	SOUTHWEST DECATUR	cx states the branch that will be nearest to her will be 10 miles further out than where she currently drives and is stating sh will end her relationship with Regions if the close her branch. She currently has about 5 different accounts with Regions	apologized and offered to enter a complaint , 02/10/2021 xxxxx- As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/9/2021
238640	Branch/Customer Meeting	SCOTT CITY	Customer is displeased about the Scott City branch closing and wanted to voice his opinion.	Filed complaint , 02/10/2021 xxxxx- As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/9/2021
238644	Phone	FAIRFIELD BAY	The customer received a letter stating her branch in Fairfield Bay was closing and she does not want this to close. She is 80 years old and has no way of going a longer distance to another bank in another city. (Letter is saying it will be Clinton Branch she now has to get to.) There are over 2000+ people in Fairfield and she knows many are with this bank closing.	I empathized, and advised I am submitting a complaint. No call will be made back to her but advised this is the best solution for changes. , 2/10/21-xxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management.	2/9/2021



Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
238663	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	Her home office back in Indiana, is closing and the nearest regions branch is 50 miles away. She wants to find out, how is that she is suppose to withdrawal her money, when there is not going to be a regions atm machine. The non-regions atm's will charge her a fee to use it. The name of the is kokumi fountain square	Told the customer my manager will call her. , removed all caps. , 2/11/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/9/2021
238673	Phone	FAIRFIELD BAY	Ms XXXXXX called to express frustration at her local branch being closed down in May. She said it is a small retirement community and there are only two local banks in town, a regions and an Eagle. she said they do not want to drive many miles to get to an atm and will be forced to switch to the other bank in town.	understood frustration and thanked her for her relationship. , 02/11/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/9/2021
238677	Phone	FAIRFIELD BAY	Customer is calling to express her concern in regards to the branch closing. Customer said the branch is the best bank she's ever used. Excellent customer service, they know everyone personally. Customer is just upset that the branch is closing. Considering changing banks due to this.	Provided empathy and tried to come up with resolutions on banking in the town over. , 02/11/21 xxxxx. Branch scheduled to close 05/21/21. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/9/2021
238716	Phone	GASLIGHT	Customer received a letter that the branch is closing and he is highly upset that branch is closing, due to the area that it is in and the nearest branch is miles away and a high inconvenience that he will change banks. It was the perfect area for the branch and really convenient to him and others in that area. He states it is always busy but they were able to get members out quick even with the busy hours that received. Customer is highly upset that this branch has closed.	Apologized , 02/11/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch Closures will be reviewed by management	2/9/2021
238738	Phone	HENDERSON	Customer is calling to state frustration for the local branch closing. He said He will be switching banks as well as a bunch of other people in the local town who also bank with regions.	Provided empathy , , xxxxx - 02/10/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/9/2021
238760	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	Customer is here staying with his daughter for the past year in Kokomo and frequents the Kokomo Branch in Kokomo. Upset about the branch closing and contemplating closing account. If the ATM were to stay he would consider staying.	Apologized for inconvenience and advised will pass message on , , xxxxx - 02/11/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/10/2021
238793	Phone	MCCANN RD	Mccant rd branch closing and it is inconvenient. She loved the associates there and is upset.	Expressed empathy , , xxxxx - 02/11/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/10/2021
238798	Branch/Customer Meeting	HENDERSON	Customer wanted to file a complaint about permanent branch closing. She would like to have a DepositSmart ATM remain at the least. Customer is unhappy the corporate decision to close the branch and inconvenience longstanding and multi-relationship customers.	Empathized with customer issue and assured her all needs will be met by digital means or other physical locations. , , 2/11/21 xxxxx..... As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , 2/11/21 xxxxx.....closed with explanation	2/10/2021
238840	Branch/Customer Meeting	ELBERTA	Customer is elderly and is extremely upset that her local branch is closing because she does not have access to online banking. She has been with Regions for 58 years and is threatening to move her money elsewhere because she feels like just another number. Customer requested to be called back at XXX-XXX-XXXX.	Submitted complaint for customer. , 02/11/2021 xxxxx: Attempted to call customer at 10:59AM but there was no answer. Unfortunately customer did not leave any way to reach further. no name or identifying account information. , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/10/2021
238882	Phone	SCOTT CITY	Customer called to file complaint due to their local branch closing. They are upset that the next closest branch will be either 8 miles or 20 miles away. Customer just wanted to file a complaint.	02/12/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/10/2021
238907	Branch/Customer Meeting	CAMDEN	customer asked to file a complaint due to the closing of her local branch in Camden.	I let her know about ways she could bank digitally, where she could use her card to get cash, and also the alternative branch locations. I also let her know I would have our CBM call as she wished to speak to someone. , xxxxx - 02.11.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/10/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
238923	Branch/Customer Meeting	CAMDEN	Customer wanted to express that if the bank would at least keep an ATM in the Camden area that she would continue to do business with them. She wanted someone to call her regarding this complaint.	I let her know we appreciated her business and that I would take her complaint and make sure that my area manager would give her a call. , xxxxx 02.11.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management. CBM was notified of the complaint/concerns regarding the branch closure.	2/10/2021
238942	Branch/Customer Meeting	MADISONVILLE	Customer upset over branch closure and very upset that no ATM is going to available for use.	Tried to answer all the customers questions and give suggestions to over come problems. , xxxxx 02.11.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/10/2021
238961	Letter/Email	SCOTT CITY	Customer says the decision to close the scott city branch is ridiculous. she has been a customer for 45 years and it is not convenient to drive to cape Girardeau. she says she will no longer be a customer of the bank and she is sure we didn't take into consideration how this affects people.	I apologized and let her know I documented her concerns. , 02/11/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. , ,	2/10/2021
238969	Branch/Customer Meeting	MOORES MILL RD AUBURN	customer is highly upset with his local branch closing and called in to voice his disappointment., customer is frustrated with having to be cause such in inconvenience with having to find a new location that is not near to his home. , customer has been with regions for 15 year and says that employees are helpful and is disappointed with the decision to close the branch. XXXXXX XXXXX consumer banking executive, branch is located at: MOORES MILL RD AUBURN, 2154 Moores Mill Road, Auburn, AL 36831	offer to file a complaint on his. , 02/11/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch Closures will be reviewed by management	2/10/2021
239045	Branch/Customer Meeting	HENDERSON	What a shock to receive a letter that regions was moving from our community. Over the last 20 years, Regions has been an important part of life in Henderson, TN. We are most saddened by the fact that you are taking XXXX XXXXXXX from our community. XXXX has become a community leader and is the reason why we continue to come back to Regions. XXXX has volunteered at our schools to show our children more about banking. He has been intragal in our mortgages but most of all as a leader in our community. Please keep him as close as possible to Henderson and many people in Henderson depend on him. Respectfully disappointed	Offered all digital services and invited customers to South branch for continued relationship. , xxxxx - 02.12.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/11/2021
239084	Branch/Customer Meeting	CAMDEN	customer is unhappy with us closing the Camden branch and states I WOULD BE MORE LIKELY TO KEEP MY ACCOUNT IF THEY JUST LEFT AN ATM. I would like someone to contact me.,	I let the customer know about the different digital options, that we understand her concerns and that I would file her complaint. , xxxxx - 02.12.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department. , In Process per S Freeman , xxxxx - 02.16.2021: Referred back to originator. , 2.18.21 xxxxx, BRT sent a letter on 2.17.21 - no further outreach required	2/11/2021
239093	Branch/Customer Meeting	CAMDEN	The customer wants to put in a complaint about the consolidation. I would be happier if they would leave an ATM in Camden for our use. We would be more likely to keep our account here.	I let the customer know about ways to bank digitally, that we understand his concern and that I would file the complaint. , 2/12/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/11/2021
239094	Branch/Customer Meeting	CAMDEN	The customer is upset about the closure of Camden. If they would leave an ATM it would be more convenient to keep my account here.	I let the customer know about the digital ways to bank, that we understand their concerns, and that I would file a complaint for them. , 2/12/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/11/2021
239111	Branch/Customer Meeting	CAMDEN	Customer is upset about the closure of the Camden branch because there are no plans to keep the ATM. She says they make deposits in the ATM all the time and they will have to move to another bank because the other locations are too far.	Let her know that we understand her concerns, other digital ways to bank, and that I would file her complaint. , xxxxx 02.12.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/11/2021
239114	Phone	FAIRFIELD BAY	Mr. XXXX wants to talk to ,someone in power, about the closing of the Fairfield Bay, Arkansas, branch. He stated that that branch and the associates are ,home/family, he can walk to the branch, he is called by his first name every time he walks in, has been banking there over 20 years, he can call the branch and get information and not have to go through the 800#, the associates at the Fairfield Bay branch care about him as a person as well as care about his pets, they KNOW him. He said he is totally upset with Regions, his feeling is the closing has to be about money and not their customers and Regions wants their deposits and for them to use the Regions credit card, paying high interest.	I empathized with him. I let him know that I would enter his complaint and ask for someone to call him that has decision making authority. , 2/12/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Advised to escalate to the CBM.	2/11/2021
239117	Branch/Customer Meeting	CAMDEN	Customer stated she will have to change her account to another bank if we do not leave an ATM since we are closing the branch here in Camden. as a mom with 3 children it is too much to drive 20 miles to take care of her banking.	I let her know we understand her concerns, the digital ways to bank, and that I would file her complaint. , 2/12/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/11/2021
239119	Branch/Customer Meeting	CAMDEN	Customer expresses dissatisfaction with the Camden branch closing. She would retain her relationship with Regions if there was an ATM location in Camden.	I did discuss the digital banking options, one of which is the deposit smart ATM. , 2/12/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/11/2021
239120	Branch/Customer Meeting	CAMDEN	customer is concerned about the branch closing and will not be able to keep his account without at least an ATM. States that he is likely to retain his account if he has an ATM to get cash and deposit cash/checks	I let the customer know we understand his concerns, other digital banking options, other locations, and that I would file his complaint. , 2/12/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/11/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
239133	Phone	FAIRFIELD BAY	Customer called to ask why we are closing the Fairfield Bay, Arkansas, branch. He thought I had decision making authority and wanted to complain.	I empathized with the customer and let him know we, at the Clinton Branch, will do everything we can to make his banking easier when his account is transferred to our branch. , 2/12/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/11/2021
239161	Phone	SOUTHWEST DECATUR	Customer received a letter of closure and he will now have to transfer his safe deposit box and it is not convenient at all to his family. He is a former bank employee. And feels this location should remain open. He will be looking at other options.	I apologized to him for any inconvenience this decision has caused his family. I explained the letter has included options for moving his safe deposit box and we are looking forward to helping him through the transition. , 02/12/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/11/2021
239171	Branch/Customer Meeting	CAMDEN	Customer complaint about the consolidation; is the ATM not being left here somewhere in Camden. States it would make his banking easier and more likely to keep his account with us.	I let him know we understand his concerns and that I would file the complaint for him. , 02/12/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/11/2021
239174	Branch/Customer Meeting	CAMDEN	Customer states that she was planning on moving her mother's account here as well because we are the best bank in the area. but if the ATM doesn't stay there won't be a branch close enough for her to use to get cash for when her husband goes on the road truck driving weekly.	I let her know we understand her concerns, talked about other locations, digital banking, and let her know I would file the complaint. , xxxxx - 02.12.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/11/2021
239184	Phone	OWENSVILLE	Customer is unhappy that local branch is moving 50 miles away into Jefferson city and has been with branch since 1997.	Apologized and file complaint. , xxxxx 02.12.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/11/2021
239241	Branch/Customer Meeting	CHAMPAIGN IL	customer is upset since they are closing your local branch, there is not another branch within another hour away, would be Decatur branch, it is too far for the customer to travel and he doesn't want to drive that far or change branches, or change banks ,would regions consider keeping this branch open. cust has been with regions with 10 years the employees know him by his first name. the branch is not leaving an atm in place and he would also occur atm fees as if he stayed with regions he would have to use another bank and get atm fees, or use the third party cash back like Walmart is inconvenient also the customers credit card he like to pay that at the branch and he wont be able to have that routine. also the employee xxxxx he likes and he is helpful and assists customer.	showed sympathy to cust with his hardship, while I filed the report for him. , xxxxx - 02/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/12/2021
239244	Branch/Customer Meeting	CAMDEN	customer called had not received his letter yet but heard we were closing, said he was very upset about having to switch banks and would reconsider if we would at least leave an ATM	I let customer know we understand his concerns, apologized about not getting his letter yet, and that I would report his complaint. , xxxxx - 02/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , Letters are sent regular mail and unable to track. No further action required.	2/12/2021
239259	Branch/Customer Meeting	FRANKLIN GA MAIN	Customer is very upset that Regions bank in Franklin will be closing in May. She does not understand why the branch could not operate as Drive thru only to service this community. It is over 60 miles to the nearest branch from her house. Her 90 year old mother also banks here and is unable to drive that far to another branch.	I tried to reassure the customer that Regions would still do everything they could to help her in her banking needs. However, she wanted it documented that she was upset and she wanted to receive a phone call regarding this issue. , xxxxx - 02/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , Sending customer the attached letter in lieu of phone call. No further action required.	2/12/2021
239269	Branch/Customer Meeting	CAMDEN	customer stated that he got the letter about our closing and was shocked that we always were busy whenever he came in and he loved this branch and the people for all the things that they have done for him and his wife as a business owner in Camden. stated that he would rather deal with people in person but would at least like to be able to utilize an ATM as the next branch is an hour away or 30 minutes away. Asks that they would leave an ATM	I let the customer know that I would file his complaint, that we understand his concerns, and that other ways to bank digitally. , 2/16/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , 2/16/21 xxxxx: closed with explanation, no bank error, no further action needed	2/12/2021
239274	Branch/Customer Meeting	CAMDEN	The customer states that she is unhappy about us leaving the Camden branch because the other banks in the area do not measure up to Regions. They chose us because she works in Brentwood but lives in Big Sandy. Now her husband will have to go to the Paris office.	I let her know that if she needs help with digital banking or online that we are here for her until May and that I would put in her complaint. , 2/16/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/12/2021
239285	Phone	CAMDEN	The customer is very upset because Regions is closing down the one branch near her. She said that the branch will be closed in May and she would have to drive 20 miles just to do her banking. She said she is older, on a fixed income, and can't drive that far. She wanted to know if they will leave an ATM in the area so that they would be able to still do their banking.	I did apologize and let her know we will look into this for her. , 02/13/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management.	2/12/2021
239292	Phone	OWENSVILLE	Customer is unhappy with branch closure and having to travel 100 miles to get to the nearest bank.	spoke with her about digital options. , 2/16/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/12/2021
239295	Phone	OWENSVILLE	The customer is very upset about the Owensville branch closing. They say they are not going to drive 100 miles to the next Regions and don't like digital banking. Will be closing all accounts if branch closes.	I listened to their concerns and spoke about digital options. , 2/16/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/12/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
239297	Branch/Customer Meeting	CAMDEN	The customer is unhappy about the branch closing because she prefers to deal with someone face to face especially when she has problems like fraud, but states that she would be ok with them at least leaving an ATM and would help her not have to move her account.	Let the customer know about the branch locations close and that would put in her complaint. , 2/16/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/12/2021
239314	Branch/Customer Meeting	FLEMING ISLAND	The customer is very upset about this location closing. He has his entire relationship with Regions, and also an employee of a business that banks with us. He wanted to know who he could contact to discuss.	I let him know different ways to do banking, I let him know that he will same great service at the Orange Park Branch. , 2/16/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/12/2021
239326	Branch/Customer Meeting	CAMDEN	the customer stated that he would like to stay with Regions but without at least an ATM that is would be nearly impossible to do that for them far too inconvenient., he wanted Regions to know that an ATM would help retain his accounts with us	I let the customer know that we would voice his concerns , 02/16/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/12/2021
239328	Branch/Customer Meeting	OWENSVILLE	customer very upset about the close in Owensville. feels it will affect the community and the older population that banks with us. Says she will probably get by, but might switch.	spoke about digital banking and her concerns , 02/16/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/12/2021
239338	Branch/Customer Meeting	CAMDEN	XXXXX said she sure would miss us and having a branch in Camden and inquired as to our leaving an ATM. I said there were no plans at this time and she said she would like to send a complaint letting corporate know it would help a lot of people in the Camden area if they would leave an ATM	I let her know that we appreciated her input, understand her concerns and that I would file the complaint for her. , 02/16/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/12/2021
239339	Phone	CAMDEN	Customer is concerned about the Camden TN branch is closing but reached out about the ATM, stated if the ATM stays in Camden he is willing to keep his accounts. He is worried about the charges when using other atm and isn't willing to travel to other ATM locations.	I told him the ways to do deposit on his phone and at other ATM locations. , 02/16/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/12/2021
239351	Phone	CHAMPAIGN IL	Customer called in upset due to his branch in Champaign is closing and that he was told by the branch manager that he didn't have to pay past due balance. He requested to speak with my manager.	I apologized for inconvenience and advised that even if branch closes, the balance is still due. I explain its still being collected on by third party agency. I then transfer to my manager who then explain it to customer and advised him of payment options with agency. , customer was advised correctly by collections, re-categorized and re-assigned to the BRT to address branch closing and what Branch manager allegedly stated to customer . No bank error with collections process. , 02/16/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. , Forward to CBM Tricia Johnson for review. , 02/17/2021 xxxxx: Per CBM. , No coaching necessary. Per the BM at this branch: Hi xxxxx, He wanted to know if he paid off his past due account, would he be able to open a new account. I told him that he would be able to open a new account and let him know that the branch is closing. He lived out of town and wanted to let him know before he drove to Champaign. He asked if he had to pay off the account and I told him that we can't force him to pay it off.	2/12/2021
239383	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer is upset because SW branch in Decatur is closing. Stated she wanted to file a complaint regarding it.	Filed complaint for customer. , xxxxx 02.16.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	2/12/2021
239411	Phone	SOUTHLAKE	Customer is upset with southlake branch closing.	I insured customer that the team at Keller would gladly take care of her banking needs and to let us know if she needed anything. , xxxxx - 02.16.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/12/2021
239489	Phone	WALLAND	Customer would like to file a complaint regarding the Walland Branch closing permanently, she expressed that it's super inconvenient for her to bank with regions as the next branch close to her is over 30 miles away.	I gave customer her alternate branch options and expressed empathy. , xxxxx - 02/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/13/2021
239575	Phone	CHAMPAIGN IL	customer wants to complain because the branch in his town is closing. He said he will call to complain about this every day we are open. He gave me two previous complain numbers he filed #238600 and #239241.	I filed the complaint. I told him the nearest branch location to him and he stated its an hour away. , xxxxx - 02/16/2021 - duplicate complaint 239241. , xxxxx - 02/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/16/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
239677	Branch/Customer Meeting	MOORES MILL RD AUBURN	Customer came in very upset about the branch closing on May 21, 2021. He told me that he wanted to talk to someone about how this is a big mistake and how there are too many people in this area to not have this branch here. He also stated that the other branches need employees that have better customer service. He was also upset about having to get his kids signatures all over again and having to come in now during a pandemic to take care of all this	I told him that we would be happy to assist him at the other two branch and that at this time we would only be able to have the two branches open. I told him that the other employees are very nice people and to give them a try. He left here and opened a safebox up in down town auburn. , 02/17/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. , The customer was upset about having to have his kids come in and sign to be added onto his safebox again at a new branch. No bank error occurred.	2/16/2021
239770	Branch/Customer Meeting	CAMDEN	customer stated that she would have to close her account if no ATM was left in Camden or close by. Stated that she would definitely like to keep her account but without a branch or at least an ATM it will be too inconvenient with the closest branches and atms being 20 miles away	I let the customer know I would process her complaint and that we understood her concerns. , 2/18/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/17/2021
239772	Branch/Customer Meeting	CAMDEN	Said that Waverly branch isn't worth 2 cents, it floods, it has no drive up, and he doesn't understand why you would choose Waverly to keep open. If you can't be in Camden then he will have to move to First Bank and he doesn't even like them. ,	I let the customer know we understand his concerns and where other locations were and that I would take his complaint and put it in. , 2/18/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/17/2021
239814	Branch/Customer Meeting	CAMDEN	Customer states that it would be much more convenient and easy for her to continue banking with Regions if we would at least leave an ATM. She would be happier with the branch staying but if there was at least an ATM that would allow her to make more types of transactions without having to drive 30 minutes to a bank.	I let xxxxx know that we understand her concerns and that I would put in her complaint. , 2/18/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/17/2021
239823	Phone	CHAMPAIGN IL	Customer is extremely upset Champaign Regions' Branch is closing and consolidating. Customer originally called contact center and was routed to Champaign branch to file complaint. Convenience and customer service are very important to her in a banking relationship. Customer thinks we have been a pillar in local banking by providing excellent service since she opened her account in 1973. Customer does not agree it is best service or a convenience that the Champaign branch is closing, and the next local branch is 40 plus miles away in Decatur. Customer does not understand the decision from corporate regarding Champaign branch consolidating. Customer wants to know why the Champaign branch is consolidating and how the corporate office came to make this decision regarding the local branch and wishes to be contacted. Customer threatened to take the issue of closing the Champaign Regions branch to social media and local media outlets.	Listened to customer, filed complaint in database. , 2/18/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Advised to Escalate to CBM for contact - BRT cannot discuss reasons for branch closure.	2/17/2021
239994	Branch/Customer Meeting	OELWEIN	Customer is concerned about potential ATM fees. Oelwein bank will be closing the end of May and Pat is wondering if bank will waive fees for customers. Pat is thinking about closing her accounts with Regions if fees are not addressed.	I told xxx that I would place her concerns on our 360 solution sight. , xxxxx 02.19.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/18/2021
240025	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer wanted to complain about the closing of the South West branch. It is very close to their house and was part of the reason why they chose to bank with Regions. He stated that the other branches are inconvenient to access.	I told the customer I would be happy to file a customer complaint on his behalf. , 02/19/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/18/2021
240032	Phone	MOORES MILL RD AUBURN	Customer is upset that the Moore's Mill branch is closing and the Opelika branch has old safe deposit boxes that are not secure.	apologized , 02/19/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/18/2021
240268	Phone	FRANKLIN GA MAIN	Customer is very unhappy about the pending closure to the Franklin Main branch in May. Customer states that he will be closing out all of his accounts and moving elsewhere	Listened to customer and wants to have higher than manager contact him. , xxxxx 02.22.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management. , Customer has been sent the below apology letter.	2/19/2021
240302	Branch/Customer Meeting	HART STREET	Customer states that this is a very busy branch and they always have customers and the location on 6th rarely had customers like her location on Hart street and she very upset that the branch is closing.	Showed empathy. , 02/22/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/19/2021
240312	Branch/Customer Meeting	CAMDEN	Customer states that if there were an ATM left in Camden, it would make him more likely to retain his account with us. It is very inconvenient for folks to drive 20 miles to get to an ATM since this is the only branch in the whole county.	Let xxxxx know that we would file the complaint for him and that there are other ways to get cash and make deposits. , 02/22/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/19/2021
240362	Letter/Email	CAMDEN	Customer is upset that his branch is closing and is intending to leave Regions because of it.	Apologized and provided the steps needed to close accounts if the customer wishes to do so. Previous associates have provided other banking options including branch locator and information about online and mobile banking. , 02/22/2021 xxxxx: As of 02/22/2021 the account is still open. , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	2/19/2021
240444	Phone	FAIRFIELD BAY	Customer is unhappy that the branch is being closed. The next closest branch is 20-25 miles away. Customer threatens to close accounts and take business elsewhere.	I listened and asked questions and filed complaint as the customer requested. , 2/22/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/20/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
240489	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	Customer not happy about branch consolidation.	Apologized and advised I will pass along his dissatisfaction , ,xxxx - 02/23/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , , No further action required.	2/22/2021
240518	Branch/Customer Meeting	CAMDEN	XXXXXX expressed displeasure with the branch closing and wanted corporate to know that is an inconvenience to drive 30 or 40 minutes to the next branch. that if Regions would at least leave an ATM they could deposit their checks and money through it. They are self employed and the mobile banking will not allow them to deposit their own checks from the business account to the personal account. They will have to drive out of their way to make check or cash deposits,	I let her know that I would file a complaint on behalf of her and her husband xxxx , ,xxxx - 02/23/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , , No further action required.	2/22/2021
240522	Branch/Customer Meeting	CAMDEN	Customer stated that she is very unhappy with the closing of the branch and wants someone in the head office to know that it is not convenient for the customers in Camden to drive to Paris or Waverly to make deposits or withdraw cash. That if they would at least leave the ATM they would have a way to bank with us still. She also stated that she works at Walmart and every customer with a Regions Debit card has said how mad they are about the branch closing,.	I let her know that they do have an option for depositing checks through the mobile site, getting cash at retailers like Walmart and that I would file the complaint for her. , ,xxxx - 02.23.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	2/22/2021
240539	Branch/Customer Meeting	CAMDEN	XXXXXX said first she would like to complain that the branch is closing and she has been with us forever and that she has her kids banking here also. She said if we are going to close the branch the least keep the ATM so that they would have the ability to get cash and not drive 30 minutes. ,it's going to be a mess for so many,.	I let her know about mobile banking options and that I would file her complaint for the ATM to stay , , 2/23/21 xxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/22/2021
240542	Branch/Customer Meeting	CAMDEN	Said that he deposits cash sometimes and it is not easy to get to Waverly or Paris every time he wants to deposit cash. Said we should leave the ATM.	Let the customer know we understand his concerns and that I would file the complaint for him. , ,Camden location is consolidating and closing soon. , , 2/23/21 xxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	2/22/2021
240570	Letter/Email	KOKOMO FOUNTAIN SQUARE	Customer is upset that her local branch in Kokomo is slated to close in May.	Apologized and expanded upon options mentioned by the previous associate to help customers do their banking when they are unable to visit a branch. Mentioned the Mobile Deposit service. , , 02/23/2021 xxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/22/2021
240675	Branch/Customer Meeting	CAMDEN	Customer said he wanted to complain about Regions not at least leaving an ATM, so that they could get cash and make cash deposits at a convenient location. He is a local farmer and they also bank with First Bank he says. He will move everything to First Bank since they are in both Paris and Camden and they have a relationship there too. He hated to move everything to First Bank because he really enjoys banking with Regions.	I let the customer know we understand his concerns and that I would put in the complaint for him. , , 03/01/2021 xxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/22/2021
240678	Branch/Customer Meeting	CAMDEN	customer came to clear out and close her safe box. She stated that they would most likely move their other accounts but they would stay if the bank would at least leave an ATM. Stated that a lot of customers (people she knows in town) would stay if the ATM stayed,.	I let her know we understand her concerns and that I would file her complaint. , , 02/23/2021 xxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	2/22/2021
240741	Branch/Customer Meeting	CAMDEN	Called and wanted to file a petition to keep the ATM; ,Beings that the branch is closing the least they could do is leave an ATM so I don't have to drive 20 miles to get cash without it costing me a fee... otherwise I will have to move my account to a local bank and I would rather not... ,	I let her know that I would file a complaint and that we understand her concerns. , , 02/24/21 xxxx, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/23/2021
240756	Branch/Customer Meeting	FRANKLIN GA MAIN	Ms. XXXXXXX came through Drive-Thru on February 22, 2021 to complete a transaction and she wanted to express how she was feeling about the Franklin Branch closing. Ms. XXXXXXX said she would like to complain that she has been banking with Regions for many years and she was disappointed that we were closing.	I apologized to the customer and thanked her for being such a loyal customer of Regions. I told her that we truly appreciate her. , ,xxxx - 02/24/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , ,	2/22/2021
240818	Letter/Email	ELBERTA	Customer says they are displeased to learn the Elberta, AL branch is closing. They said they have banked with Regions since 1996 and this is a busy branch and the closure hurts the community. They said they will be reevaluating their banking relationship.	I apologized and let them know I documented their concerns. , , 02/24/2021 xxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/23/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
240907	Branch/Customer Meeting	HENDERSON	customer stated that she wanted her voice to be heard. she said that she received a letter today stating that her only branch in Henderson was being closed and their nearest branch would be in Jackson TN she stated that they just recently established all of their accounts with us mortgage, savings, installment loans and she will have to move those because driving to another city is not convenient. customer stated that there are several in Jackson that they could have closed in order to leave the one in Henderson open. customer was upset because she stated that the associates at that branch are excellent and all make her feel like she is at home when she walks in and that she has no intentions of doing anything digital because she likes to talk to real people when she has financial needs	apologized and offered empathy. , 02/24/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	2/23/2021
240984	Phone	KOKOMO FOUNTAIN SQUARE	Customer displeased with branch closing in Kokomo.	Apologized to customer and offered to help in transition if possible. , xxxxx - 02/25/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	2/24/2021
241046	Phone	HENDERSON	Customer is very upset that the branch near him @611 N. Church Street, Henderson, TN 38340 is closing it will now take him 40 mile round tip.	I was told that we will definitely look into it and see what we would be able to do. , 2/26/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/24/2021
241111	Branch/Customer Meeting	AVONDALE	Recently went through identity theft and is upset that our branch is closing. She says if it was not for the quick actions of our staff that she doesn't know how much damage she could have incurred due to the identity theft. She is very upset that the branch is closing.	Apologized to client for the inconvenience and offered other options to bank with us digitally. , xxxxx - 02.25.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	2/24/2021
241113	Branch/Customer Meeting	HART STREET	Very upset that Hart Street is closing in Vincennes. ,	Relayed we would be able to take care of her needs at Vincennes North. , xxxxx - 02.25.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	2/24/2021
241134	Branch/Customer Meeting	INDUSTRIAL	Customer has been banking at the Industrial branch for 26 years and was very disappointed to hear of the closing of that branch	Apologized for disappointing and explained some reasons as to why we are deciding to close the branch in today's digital climate. Assured customer there are two other branches in Conway that are excited to assist him with his banking needs and thanked him for banking with us for over 26 year. , 02/25/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches	2/24/2021
241168	Branch/Customer Meeting	EAST OCALA	cx stated that she is really upset that the branch that is the closest to her is closing and that she would like to protest to it she said its inconvenient for her to go to any other branches because they are to far away so she just wanted to let us know how upset she is	filling a compliant , 02/25/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/24/2021
241226	Branch/Customer Meeting	CAMDEN	Customer is concerned about the branch closing and not having an ATM in Camden. Would like to put in his complaint to keep the ATM in Benton county. He's been a loyal customer for 33 years and would hate to change banks.	I told customer about online banking and mobile deposit and also told him about the other branches near by. , 2/26/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/25/2021
241232	Branch/Customer Meeting	CAMDEN	Customer wants to put in a complaint to keep the ATM in Camden. She likes Regions and wants to stay with the bank without the inconvenience of driving 30 minutes to do her banking needs.	I've talked to customer about online banking and mobile deposit. She does do mobile banking and likes it but like to do some banking business face to face. , 2/26/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/25/2021
241262	Branch/Customer Meeting	CAMDEN	Customer states that she wants someone in corporate to know if you aren't going to leave the wonderful people at her branch (Camden), then we must have an ATM, so that we can at least talk to a machine.	I let Ms xxxxxxx know that I understood her concerns and that I would file her complaint to the corporate office. , 02/26/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/25/2021
241268	Letter/Email	FAIRFIELD BAY	Customer is upset that their branch in Fairfield Bay is being closed and is asking us to reconsider this decision. They stated they may leave Regions if it closes.	Apologized and provided alternative banking channels in the event that they are unable to visit this branch. , xxxxx - 02/26/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required. ,	2/25/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
241326	Letter/Email	FAIRFIELD BAY	Dear XXXXX, As a member of the City Council of the City of xxxxxxxxxxx Arkansas, I am writing on behalf of a number of our residents who have contacted me concerning the recent decision to close the Regions Bank Branch in Fairfield Bay. Let me also add I am a loyal customer of this branch. Please take any and all actions you can to reverse this decision which will have a devastating negative economic impact on our city. We are a city with a population of approximately 2300 full time residents. Almost 70% of our residents use the Regions Bank Branch. This bank has served our city since 1980. First as Clinton State Bank, then First Commercial Bank, and lastly as Regions Bank. Regions Bank purchased First Commercial Bank in 1998. Fairfield Bay has recently experienced several key economic improvements. We now have a 60 room hotel and conference center which brings people to our area for the first time to visit and experience all our city has to offer. The inventory of existing homes for resale has been drastically reduced and as a result we are now experiencing several new home starts to meet the demand of new residents. The recent county wide vote to allow for alcohol sales will have a very positive impact in attracting new residents, visitors and businesses. Having a Regions Bank in the heart of our downtown area makes a positive and solid impression on any potential investors and residents. This bank is an important part of our community. The City of Fairfield Bay uses this bank for a number of their business needs. Requiring some of our senior citizens to drive 16 miles to the only other branch in our county will be an extreme hardship on them. Again I ask for your help in reversing this decision. Feel free to contact me by phone, text or email. Thank you, XXXXXX XXXX, Council Member, XXX-XXX-XXXX(cell), XXXXXXX@gmail.com,	Filed complaint. No communication unless approved by xxxxx xxxxx, 2/25/2021 - xxxxx: Pending reply from response team. 2/26/2021 - xxxxx: Attached email was sent to the customer. Dear Councilman xxxxxx, Thank you for sharing your concerns with Regions Bank. We appreciate the opportunity to address those concerns and offer further information regarding the Fairfield Bay Regions branch. I want to inform you that we are in receipt of the feedback you have given to Regions Executive Office. This feedback was forwarded to me for response. As you know, businesses must constantly adapt and reevaluate their strategies to operate effectively, efficiently, and competitively. As a regular course of business, Regions reviews the effectiveness of our branch network. We must always ensure we are deploying our resources responsibly, adjusting our network to changing customer trends. We take into consideration factors such as overall customer volume and demand, as well as the fact that more people than ever are leveraging our enhanced digital services. A decision to consolidate one branch into another location is never easy. However, those decisions are only made after extensive research into the usage rates of a branch. We also look at whether there is another Regions location within commuting distance of an existing branch. Based on the above factors, the difficult decision was made to consolidate Fairfield Bay's location into the Clinton branch roughly 20 minutes away. Please be assured that we do not make these decisions lightly. We conducted a review of consumer demand in Van Buren and Cleburne Counties, and based on this review, it was determined that the Clinton location is the one that is best suited for meeting the long-term needs of the area. Our team in Fairfield Bay will work with customers one-on-one to address account questions until the consolidation takes effect later this spring. And our team in Clinton will remain available to everyone in Fairfield Bay and throughout Van Buren and Cleburne Counties as we move forward.	2/25/2021
241512	Phone	CAMDEN	XXXXX states that she is very unhappy that there will not be an ATM. This would determine if she kept her banking relationship with Regions.	Assured the customer we would escalate her concerns about the ATM. xxxxx 03.01.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. Mobile deposit, nearby ATMs or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/8/2021
241544	Letter/Email	HENDERSON	Customer wrote in via email stating: Dear Regions Bank, The Regions customers in Henderson and Chester Co. really do need local access to our accounts. Driving into Jackson to the South location is not feasible for everyone! Please reconsider closing, or at least consider down sizing to a location in a store to provide minimal services. At the very least, please leave us with an ATM location or two!! I predict you may lose many customers over this decision, and I may be one of them. I can't see myself driving into Jackson just to withdraw cash from my account.	Filed complaint and reached out to customer if they would like to provide more information or if we could help. xxxxx - 03/01/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. No further action required.	2/26/2021
241546	Letter/Email	HENDERSON	Customer emailed regarding her concerns of the closing of the branch in Henderson, TN. Customer states: We are concerned that the closing of Henderson Regions Bank is unfair to the community. We get direct deposit, do our bill pay online, however we use the ATM a lot. Without at Minimum an ATM in the area, we may be forced to switch accounts to another financial institute. I hate to think that since I have a regions credit card and a regions mortgage. Please find it in the best interest of Chester County to keep this location open. I only go toward Jackson TN once a month as I work in Rural Henderson County where there is not a bank. Being able to go by the home location on my way to work is essential to me having any cash as I am sure it is to others. XXXXXXX XXXXXXXXX A client since 1996	Filed complaint and offered further assistance if needed. xxxxx - 03/01/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. No further action required	2/26/2021
241583	Phone	CAMDEN	Customer wants to continue to bank with Regions but only if there is an ATM in Camden.	Associate agreed to file complaint for customer. 3/1/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/9/2021
241682	Branch/Customer Meeting	INDUSTRIAL	the customer is upset that the branch is closing, and mr. XXXXXX stated that it was unfair and inconvenient to close the most convenient branch. he believes that Conway is too big and growing to be shutting down branches.	explained to him that I understood his frustration and explained that we were still here to give him excellent customer service, and take care of all his needs until our very last day. I reassured him that the other branches would take excellent care of him and his financial needs. 03/01/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/26/2021
241709	Letter/Email	HENDERSON	Customer emailed stating: I wanted to email and express my displeasure in the Henderson TN branch closure and would certainly like an explanation of the reasoning. I've been told by a Regions employee that this branch makes plenty of money, and they almost always seemed understaffed, so I couldn't imagine the operating costs are that high. The staff is super friendly even though there are very few of them and constantly busy. This is a small town and a lot of people still want local banking, not just online options. My wife and I are strongly considering moving our Regions account to another local bank and I've had others tell me the same thing, that they'd rather give their business to a bank that is operating in our town. Due to your lending policies and rates we've already transitioned to doing our loans elsewhere, but have kept our checking account for the convenience of this branch. I really hope you'll reconsider the decision to close this branch.	Filed complaint and offered further assistance. 03/01/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. Due to the COVID-19 Pandemic, branch lobbies and drive-thru may have longer than normal wait times and may experience limited staffing. Feedback will be reviewed by management.	2/26/2021
241717	Social Media	HENDERSON	Customer emailed: We have banked with Regions for many years here in Henderson, Tennessee. We are really unhappy about the decision to close the Henderson, Tennessee Branch. We have several accounts with Regions so do all our family members, and also the business where I work has several accounts there. Now the closest branch to bank will be in Jackson, Tennessee 20 minutes away. The staff at the Henderson, Tennessee branch have always been so helpful and very professional. It would be nice if further consideration was given before closing this branch. It might not matter to a big banking corporation, but I feel that you will lose a lot of business from the town of Henderson, Tennessee.	Filed complaint. Offered further assistance. 03/01/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/26/2021
241761	Social Media	HENDERSON	Customer emailed: We really need this bank to stay in Chester County!! Or at the VERY LEAST an ATM to stay somewhere local!! Jackson is VERY inconvenient for a lot of Chester County residents as well as Selmer, especially for the elder. This is very disappointing to a lot of us! I would hate to have to switch banks to have to change everything over but I'm willing to do make the change to stay out of Jackson. Please reconsider this decision.	Filed complaint for customer to document concerns. 03/01/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments - particularly in branch design, growth markets and digital services - to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/27/2021



Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
241763	Letter/Email	HENDERSON	Customer emailed stating: 'I'd really appreciate it if the bank would not close in Henderson, TN. We will be closing our 4 accounts when it merges with the Jackson, TN branch. Its not worth the drive. Several others have also stated they would close their accounts as well. Please reconsider your decision on this matter.'	Filed complaint for customer. , ,03/01/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	2/27/2021
241828	Branch/Customer Meeting	AVONDALE	Is upset about the branch consolidation, and says we will lose a lot a business.	Waiting on superiors , , 3/2/2021 - xxxxx: Per xxxxxxx xxxxxxx, we are waiting to see if the ATM will remain. , , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	3/1/2021
241941	Phone	BENT TREE	Customer stated he did not receive any communication in the mail or via email about the branch consolidation. The customer stated he was extremely upset about the lack of communication. However, the customer did thank me for providing the information to him via teleconnecting. The customer requested that I email him documentation about the purpose of our call today regarding the branch consolidation. The customer was upset that he didn't receive any communication about the branch consolidation.	I apologized to the customer for the lack of communication and explained to the customer that we will have the documentation sent to him to detail the branch consolidation. The customer appreciated the call, but just wanted to be sure that this wasn't a scam or a phishy call. I explained to the customer that here at Regions we value our customers and their privacy and that we will provide the proper documentation to confirm the reason of the call. , , 3/2/21 xxxxx - Sent back to rep for copy of the e-mail sent. , , 3/3/21 xxxxx - Per Branch rep. Sorry for the confusion and not providing clarity in the description. The customer requested that I email him documentation about the branch closure that was suppose to be sent out via mail or email, but because I did not have the documentation, I was not able to email him. There is no email that was sent to the customer. , , xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , ,	3/1/2021
241947	Branch/Customer Meeting	CAMDEN	Customer states if there is no way for them to get cash with an ATM; he would like to see the branch stay but at least an ATM so he will have a way to get cash; he wanted someone to know it is a terrible inconvenience. ,	I let the customer know about the mobile deposit, I would file his complaint, and also that we understand his concerns about an ATM. , , 3/2/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	3/1/2021
242003	Social Media	HENDERSON	Customer is upset that her local branch is closing and it will be a 30 minute drive	Our team has made sure to reach out and have her concerns documented. , , 03/03/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/1/2021
242009	Branch/Customer Meeting	AVONDALE	J have been banking here for 15 years. All of us at the assisted living center do not have transportation to get to another Regions bank. You will be losing a lot of business if you choose to close the Avondale branch. ,	Waiting on Regions leadership to take action. , , 03/02/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/1/2021
242014	Branch/Customer Meeting	HENDERSON	Several customers expressing interest in moving their accounts from Regions due to the ATM not being available to them after the branch closes in May. All would be much more open to keeping accounts open if a stand alone ATM was placed in Henderson.	Listened to concerns, expressed sympathy for inconvenience, and advised them on the next closest branch. , , 03/02/21 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/1/2021
242043	Branch/Customer Meeting	HENDERSON	Customer advised she was very dissatisfied that we would not have an ATM at the Henderson location once we closed 5/21/21 as this is an inconvenience and disservice to Regions Henderson customers.	Apologized for the inconvenience to the customer but advised of other Regions branches close by. , , 03/02/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	3/1/2021
242205	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	very upset that the size of the city of Kokomo Indiana and Regions is closing the branch and suggest she drive to Carmel Indiana to do her banking. FRA looked up closest branches did not satisfy, she said she would be looking to close her account and the FRA (XXXX XXXXXXXXXX) said ,We can help you with that,	tried to find a close branch for her , but none were close. , , 3/3/2021 - xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.	2/24/2021
242254	Branch/Customer Meeting	WALLAND	Customer is upset the branch is closing and would like to let someone know about it.	Spoke with customer about other local branches but customer would like to speak to someone about the closure. , , 03/03/2021 xxxxx: Attempted to call customer at 8:48AM and there was no answer. , , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/2/2021
242270	Branch/Customer Meeting	CAMDEN	Customer has requested that we file a complaint on their behalf regarding the ATM in Camden. They will continue to bank with Regions if we keep an ATM in Camden.	Filed Complaint on customer's behalf. , , 03/03/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/26/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
242274	Branch/Customer Meeting	CAMDEN	Asked if we are keeping an ATM; wanted to complain that if there is no ATM, it would not be convenient to bank with Regions. Wanted someone to know that we needed an ATM in Camden.	Let her know that we would file her complaint and that we understand her concerns. , 03/03/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/2/2021
242275	Branch/Customer Meeting	CAMDEN	Customer said it will no longer be convenient to bank with Regions without an ATM and wanted Regions to know that if they were closing the branch they should at least leave an ATM.	I let him know we understood his concerns and that I would file a complaint for him. , xxxxx 03.03.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	3/2/2021
242285	Letter/Email	HENDERSON	Customer emailed stating: I would like to humbly request that you would reconsider closing the Henderson Tn branch. I feel it is a vital asset to our town. I have direct deposit at my work and depend upon the ATM in order to get cash. I have been with Regions since 1996 and do not wish to change banks., Thank you for your time.	Filed complaint for customer. , 03/03/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/2/2021
242309	Branch/Customer Meeting	CAMDEN	customer said he would like to make a complaint about the merger and that we are not leaving an ATM. says he wants someone to know Camden needs an ATM	I let the customer know we understand his concerns and that I will file the complaint. , 03/03/2021 xxxxx- As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management. , This decision to place or not place an ATM/branch was based on traffic, volume, location of other branches, and other factors. Feedback regarding branch/ATM locations will be reviewed by management	3/2/2021
242330	Phone	CAMDEN	Customer has expressed her dissatisfaction that there will not be an ATM in Camden once the branch is closed. She has also posted on Social media concerning this.	Complaint filed. , 03/03/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/2/2021
242333	Branch/Customer Meeting	CAMDEN	If they are taking the branch they should leave an ATM. My account number is older than you and I really don't want to change. An ATM would help.	I let her know we understand her concerns and would file her complaint. , 3/3/2021 - xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.	3/2/2021
242340	Branch/Customer Meeting	CAMDEN	Customer asks to file a complaint regarding the ATM in Camden. He will continue to bank with Regions only if there will be an ATM in Camden.	Complaint Filed. , 03/03/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	2/18/2021
242372	Phone	GULFPORT MS	Customer is upset that branch is closing and says she is being forced to go to another bank.	empathy. , 3/3/21 xxxxx -As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. ,	3/2/2021
242423	Branch/Customer Meeting	CAMDEN	I've been with this bank for over 20 years while living in Nashville and now that I live in Camden you are closing and not leaving an ATM? They need to leave an ATM, I want to complain but I know it won't do any good.	let him know the choices he would have in the area for a branch and that we understand his concerns and I would file his complaint. , xxxxx - 03/04/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	3/3/2021
242430	Phone	HENDERSON	Customer is very upset about the Henderson, TN branch closing. He is a senior that does not want to only do online banking and does not want to travel to the next closest bank. Will be moving accounts to another bank, but wanted a complaint filed about the inconvenience.	Expressed understanding about his concerns. Explained to him the online options, but he was already aware and just not interested. , xxxxx - 03/04/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	3/3/2021
242440	Phone	CAMDEN	Customer is dissatisfied with our branch closing and wants to express their wishes to keep an ATM in Camden.	Complaint filed. , 3/4/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	2/17/2021
242457	Branch/Customer Meeting	CAMDEN	Customer says she will have to close her account if an ATM is not left in Benton Co. They deposit money and get money from the current ATM and don't want to drive 20 miles to an ATM.	I let her know we understand her concerns, about mobile banking, and that I would file her complaint. , 3/4/2021 - xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM locations is shared with our Retail Network Strategy group.	3/3/2021
242490	Branch/Customer Meeting	CAMDEN	Disappointed with the closing of the branch but asked if we would keep an ATM.	I let him know we understand his concerns and that I would pass his complaint/request for ATM up. , xxxxx 03.04.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision to not keep the ATM was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	3/3/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
242609	Phone	SOUTHWEST DECATUR	customer states that this is a perfect location for her and her husband of 40years a customer with regions and this is a busy location near the mall and she cannot understand the location closing due to business and she feels that this is not necessary and she will be closing her accounts with regions if this location is closed	inform the customer of the two locations in her area and showed empathy , , xxxxxx 03.04.21 As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies, so we can use our resources as efficiently as possible. The decision to close a branch is based on traffic, volume, location of other branches and other factors. Feedback regarding branch/ATM locations will be reviewed by management.	3/3/2021
242648	Branch/Customer Meeting	CAMDEN	Customer has expressed dissatisfaction that there will not be an ATM in Camden when the branch closes. He will have to move his account if we cannot maintain the ATM.	Complaint Filed., 03/06/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/3/2021
242712	Branch/Customer Meeting	CAMDEN	An ATM would be helpful because Waverly or Paris is 20 miles and that is too far to drive; I chose this bank when I moved here and I don't want to leave but this is going to make it really hard to stay; please leave an ATM somewhere	I let the customer know we understand and that I would file her complaint., , xxxxx - 03.05.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	3/4/2021
242713	Branch/Customer Meeting	CAMDEN	if they are closing the branch the least, the very least they could do is leave an ATM.	I let the customer know I would file her complaint., , xxxxx - 03.05.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	3/4/2021
242734	Branch/Customer Meeting	CAMDEN	Customer has expressed her dissatisfaction that the ATM will not be available in Camden after the branch closes.	Complaint filed., , 3/5/2021 - xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.	2/15/2021
242955	Branch/Customer Meeting	SCOTT CITY	Customer is VERY upset that the Scott City, MO branch is closing in May. He demanded we answer him on if the ATM is going to stay or if we would place a new one in city limits. He is not able to travel to Cape Girardeau unless he gets a ride which is maybe once a month. He refuses to do online banking because he is 72 years old and says he does not use a computer.	Filed complaint., 03/08/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/5/2021
243065	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer stated that her and her family are frustrated at the branch closing. She helped open this branch back in 1980s and her entire family uses this branch for all their banking needs.	We discussed how safeboxes are being handled, that it will not effect the account numbers or routing numbers for the customers. I informed her that I would file a customer complaint on her behalf., , xxxxx 03.08.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.	3/5/2021
243077	Branch/Customer Meeting	SCOTT CITY	Customer was very upset and yelling at one of our associates about the Scott City branch closing and the Cape Girardeau ATM only working 1 day out of the week and a second ATM location not being put anywhere since the Mt Auburn location closed nearly 2 years ago.	Complaint filed., , xxxxx 03.08.2021, Scott City is on the merger/consolidation list for May 2021., As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision to not place an ATM was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management., , ATM ID: xxxxx-ATM is not reporting any issues on the outage report.	3/5/2021
243110	Branch/Customer Meeting	INDUSTRIAL	Mr. XXXXXX wanted to let upper management know that he is very upset about the closing of the Industrial branch, as he lives in a community that has already had one Regions closed out. He has been a Regions customer for almost 50 years but stated, Regions is making it harder to do business with them.,	I attempted to position our other branch locations and our VTM availability as points of relief for Mr. xxxxx. He was not impressed., 03/08/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	3/5/2021
243538	Phone	INDUSTRIAL	Customer was upset about Vilonia's closure and now Industrial's closure. She was saying as an older woman the new digital age has alienated her away from doing business with us.	I apologized to the customer and explained the reasoning behind reviewing our footprints and the communities they serve to ensure we are profitable and making wise decisions when it comes to our operations. We went over the use of the ATM/NTM services., 03. 10.21- xxxxx: - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.	3/9/2021
243667	Branch/Customer Meeting	CAMDEN	customer wanted to express that she is upset that the ATM is not staying since we are closing the branch	I let the customer know we understand her concerns and that I would file her complaint., , 03/10/2021 xxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	3/8/2021
243679	Branch/Customer Meeting	CAMDEN	customer expressed that he was unhappy to know that the Camden employees would not be located in Waverly, that he would like to see the branch stay, and if not at least the ATM.	I let the customer know that Regions is helping us find other positions and that we understand his concerns and that I would file the complaint., 03/10/2021 xxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	3/9/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
243683	Branch/Customer Meeting	CAMDEN	Customer has expressed his disappointment that there will not be an ATM in Camden after the branch closes.	complaint filed., 03/10/2021 xxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management	3/9/2021
243704	Branch/Customer Meeting	CAMDEN	Customer was concerned about the branch associates and was unhappy about the ATM no being left.	I let him know we understand his concerns, that Regions is helping us, and that I would file his complaint., 03/10/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/9/2021
244729	Branch/Customer Meeting	CAMDEN	Customer wants ATM to stay in Camden when branch closes.	complaint filed., xxxxx - 03/16/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., No further action required.,	3/15/2021
244737	Branch/Customer Meeting	CAMDEN	Caller states her home branch closed down and the new branch has an no drive thru and it makes it very hard to complete simple tasks. states it worth leaving banks over not please with the new branches lay out. does not want to have to go inside for everything.	I acknowledged her issue and showed empathy while filing complaint., 03/16/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/15/2021
244794	Branch/Customer Meeting	CAMDEN	Customer wants to keep ATM in Camden when branch closes.	Complaint filed., 03/16/21 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/15/2021
244808	Letter/Email	OWENSVILLE	Customer has expressed her discontent with the closing of her local branch.	Complaint filed., 03/16/2021 xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/15/2021
245058	Phone	FRANKLIN GA MAIN	Customer is upset that Franklin branch is closing. Customer is upset that she received email from Regions stating that she needs to go to branch in Newnan, GA. She says it's easier to go to branch to Carolton., Customer would also like to note that awhile back, she tried to access safe deposit box, but was unable to because the branch was closed due to COVID. Customer scheduled appointment to go in to safe deposit box, but branch president told her that she needed to have 2 keys, and when customer told branch president she was going to empty box, branch president said she could rent the box to someone else. Customer told her no because she had already paid for the year. Customer is upset that branch president made that statement.,	Reassured customer that she can go to the branch of her preference., 03/18/2021-xxxxx-Placed in process., 03/20/2021-xxxxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., , Customer may use any branch location that is convenient for her. Will reach out to the BM for the Franklin location in regards to customer's statement about her Safebox., Response from BM: I'm not sure who Mrs. xxxxxx spoke with during the Branch being closed due to COVID, however, I (xxxxx xxxxx) spoke with Mrs. xxxxx in my office after her husband passed away and she wanted to remove his name and I explained to her how that works because he was primary on the box and about the discounts and at that time she chose to leave it as it was since she and her son could still access the box. Not sure of what she's stating about the 2 keys unless it's needing her key and the guard key to access the box. She wasn't happy about the way we have to handle business and left. She did access the box one day while I was there but didn't want to close at that time and was given options due to the Franklin branch closing on May 21st.	3/16/2021
245086	Branch/Customer Meeting	CAMDEN	Customer is unhappy that ATM is not staying when branch closes. Customer really wants to have ATM stay.	Complaint filed., xxxxx 03.17.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision to not maintain the ATM was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management.,	3/16/2021
245147	Social Media	WYNNNE	Customer is upset that her local branch is closing	We have made sure to reach out to the customer and document her concerns., 3/17/21 xxxxx - As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	3/15/2021
245315	Phone	CAMDEN	Customer has expressed his concern about not having an ATM in Camden once the branch is closed. This could determine if he continues to bank with Regions.	Complaint filed., xxxxx - 03.18.2021: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. Feedback regarding branch/ATM/drive thru locations is shared with our Retail Network Strategy group. Customer's concerns will be reviewed by the proper department.	3/17/2021
245343	Branch/Customer Meeting	CAMDEN	Customer wants to put a formal complaint to keep an atm in Camden TN area. Hes concerned about the fees with using other atms and doesn't want to drive 20 plus miles when he needs cash out of his account	took complaint for customer., 03/18/2021-xxxxx - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	3/17/2021
245658	Branch/Customer Meeting	CAMDEN	I want to place a complaint about the branch closing and them taking out the ATM. I need an ATM close, so that I don't have to pay fees to get money from my account just because they decided to leave town. They need to leave an ATM.	I let the customer know we understand her concerns and that I would file the complaint for her., 03/19/2021 xxxxx-As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	3/18/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
246275	Letter/Email	HENDERSON	Dr. XXXXXXX writes about his disappointment that the bank has decided to close the branch in Henderson, TN. He feels that the bank should reconsider and he will more than likely be closing his accounts with Regions due to this decision.	Pending , 03.22.2021 - xxxxxx xxxxxx   , Called customer and let voicemail. Followed up with email. , , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , 03.23.2021 - xxxxxx   , 3.30.21 xxxxxxxx, In Process, Emailed area management xxxxxxx to gather information on conversations that took place with customer. , , Per notes from xxxxxx. On 3/23, CBM, xxx xxxxxxxx spoke with Dr. xxxxxx. He was extremely congenial and appreciative of having the opportunity to speak with me. , He shared with me his concerns that were focused on the staff and community. We discussed some of the business factors that were consider and ways to minimize impacts. , I said that I would share his desire for an ATM option for the community. , In addition, I was able to point to xxxxx xxxxx moving to the Bolivar branch to address some of his personal concerns. , He thanked me for my time, and I felt that he welcomed the forum to discuss his concerns. , Completed. , ,	3/22/2021
246400	Phone	WYNNE	Customer is not mobile and going to Forest Park branch when the Wynne Branch close on 05/21/2021 is very difficult for him he really wishes we would not closes that branch.	empathy knowledge , xxxxxx 03.24.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch closures is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. ,	3/23/2021
246682	Branch/Customer Meeting	CAMDEN	Customer wants to put a complaint in to keep an atm in Camden, TN.	Put in complaint. , 03/25/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. , ATM ID: RFCxxxxx	3/24/2021
247136	Branch/Customer Meeting	CAMDEN	Customer is very unhappy and wants the ATM to stay when branch closes.	Complaint filed. , xxxxxx 03.29.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. This decision was based on traffic, volume, location of other branches, and other factors. Feedback regarding Branch/ATM locations will be reviewed by management. ,	3/26/2021
247223	Branch/Customer Meeting	EAST OCALA	customer states he does not like that the east branch is closing and he now has to travel all the way to downtown to conduct business. the employees knew him by name he had gone there for years and the drivethru was big enough to accommodate his oversized vehicle.	apologized for inconvenience and answered all questions to the best of knowledge. , 03/29/21 xxxxxxx - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	3/26/2021
247866	Branch/Customer Meeting	HENDERSON	SPOKE WITH CUSTOMER THROUGH TELECONNECTING. CUSTOMER IS VERY UPSET ABOUT HENDERSON BRANCH CLOSING. CUSTOMER ALSO UPSET THAT THEY ARE NOT EVEN GOING TO BE LEAVING AN ATM TO MAKE BANKING EASIER FOR CUSTOMERS.	APOLOGIZED TO CUSTOMER AND OFFERED TO ENTER COMPLAINT SO THAT HER VOICE COULD BE HEARD AND LET THEM KNOW ABOUT DESIRE FOR ATM TO BE LEFT IN HENDERSON. , 03/31/21- xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , 5/24/21 – Updated by xxxxxxx, April 2021 OCS Monthly Review. ,	3/30/2021
248236	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer stated he received the first and second letter about the branch closing. He is upset and wanted to know why the branch was closing. He also stated that every time he pays off his Regions credit card, he gets an email from Credit Karma asking him if he wants to monitor his credit or check his credit rating and wants to know of Regions had something to do with that.	I explained to the customer several reasons for the branch closing and then answer other banking questions. I informed him that I would add his questions about the Credit Karma emails in the complaint on his behalf since I did not know the answer. , , 04/01/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. , , Forwarded to Credit Card Operations for review. , 04.01.2021 - xxxxxxxxxxxxxxxxx   , Credit Card Operations does not have any usage with Credit Karma and does not initiate emails. , 04/01/2021 xxxxx: Reached out to xxxxx xxxxxxxx, who originated the complaint, and he stated, ,He did not claim the emails were from Regions, just that he thought we were providing Credit Karma information for when he paid off the balances on his card so that they would reach out to him then to solicit their services. , He has communicated to the customer that he will need to speak directly to Credit Karma regarding the emails, as they do not come from Regions.	3/31/2021
248334	Social Media	MADISONVILLE	I really do not understand why the Madisonville Tn branch is closing. While Sweetwater may seem close it really is not. As a 74 year old widow who has banked with Regions for over 40 years I find it extremely hard to drive to Sweetwater. The drive is difficult enough for me to investigate changing banks. The bank serves an important population here. It was good to have the employees greet you by your first name and ask about you family. I think closing the branch is a BIG mistake. Have had to go to the Sweetwater branch and didn't like it.	Filed complaint , xxxxx - 04/01/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	3/31/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
248719	Social Media	CYPRESS	Customer sent a Facebook message stating: I have debating if one person could make a difference and decided maybe not but as a devoted customer on both the consumer and the wealth side of the bank I felt I have no choice. Y'all are planning on closing the branch on Huffmeister road in me Houston. Has anyone actually been out to survey the amount of people y'all will be effecting?? As I was in the lobby yesterday I started thinking. Yes there is a grocery store a block away but wait NO BANK! If I traveled 8 miles down Huffmeister I would NEVER PASS A BANK! In fact it does not matter if I travel North south east or west I would NEVER pass another bank or grocery store with a bank inside. Furthermore, the branch is located near a complex of elderly that walk to the branch along with a couple of section 8 apartments/ townhomes. You are doing a grave injustice to our regional area. The closest regions bank is probably a good 5 miles away. Would you want your elderly parent to walk that far to the bank?? Y'all need to reconsider this decision. Not only that they will be getting charged for ATMs because the one you can get more than \$100 from is a Wells Fargo kiosk. Well done regions! Hope you are happy and can live with your decision because it's just plain unjust	Filed complaint. Reaching out to customer to call., 04/05/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/2/2021
248816	Branch/Customer Meeting	CAMDEN	Nearest branch or ATM is 20 miles away and is now more inconvenient and they closed the one in Huntingdon before that so now they have to drive again. It's ridiculous, you should at least have an ATM for us.	Let her know that I would file the complaint for her., 04/05/2021 xxxxxxxxxxx: Assigned complaint. --As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	4/2/2021
249295	Letter/E-mail	WALLAND	Mr. and Ms. XXXXX requests that Regions reconsider closing the Walland Branch in their city. Records indicate that they have been customers since 1993 and they are upset that the bank is withdrawing it's presence from the area.	04.06.2021 - xxxxxx xxx xxxxxxx   , Called customer and left a message., 04.06.2021 - xxxxxx xxxxxxx   , The Walland branch is consolidating into the Midland branch 2.4 miles away. Attached response letter., 5/12/21 – Updated by xxxxxx, April 2021 OCS Monthly Review., From letter.: As you know, businesses must constantly adapt and reevaluate their strategies to operate effectively., efficiently, and competitively. As a regular course of business, Regions reviews the effectiveness of our branch network. We must always ensure we are deploying our resources responsibly, adjusting our network to changing customer trends., We take into consideration factors such as overall customer volume and demand, as well as the fact that more people than ever are leveraging our enhanced digital services. A decision to consolidate one branch into another location is never easy. However, those decisions are only made after extensive research into the usage rates of a branch. We also look at whether there is another Regions location within commuting distance of an existing branch., Based on the above factors, the difficult decision was made to consolidate Walland's location into the Midland branch at 216 S. Calderwood Street, Alcoa TN, roughly 10 minutes away. Please be assured that we do not make these decisions lightly. We conducted a review of consumer demand, and based on this review, it was determined that the Midland location is the one that is best suited for meeting the long-term needs of the area. Our team in Walland will work with customers one-on-one to address account questions until the consolidation takes effect later this spring. And our team in Midland will remain available to everyone from Walland as we move forward.,	4/6/2021
249376	Branch/Customer Meeting	CAMDEN	CUSTOMER STATES THAT IT IS A SHAME TO CLOSE CAMDEN WHEN WAVERLY HAS NO DRIVE UP AND YOU HAVE TO WAIT IN LINE FOREVER	I let her know that I would file her complaint., 04/07/2021 xxxxxxxxxxx: Assigned complaint. --As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	4/6/2021
249674	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer is unhappy the Southwest branch was chosen to be consolidated. She wants to make sure Regions knows all the growth in town is happening on the west side where that branch is located. She will not be going to the downtown branch so the Point Mallard branch is now the only branch available to her.	Apologized for the inconvenience and let her know we are happy to be her branch now., xxxxx 04.08.2021. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/7/2021
249791	Branch/Customer Meeting	CAMDEN	it's the most asinine thing I have ever heard of! The branch at Waverly constantly floods and they have no drive up! I am not going to drive to make deposits in the bank, I will be switching my accounts to another bank. The only way to hit these corporate people is in their pocket! you can make this a complaint but it's probably a waste of your time.	I let her know that we understand her concerns and that I would file the complaint for her., 04/09/2021-xxxxx-Placed in process., 04/14/2021-xxxxx-Per BM. Yes our drive thru is permanently closed. We flooded in February 2019 and operated drive thru only for 9 months until they remodeled. In November when reopened, we closed the drive thru permanently and it has not gone over very well especially right now with the COVID. We had gotten people settled and it was stirred back up when we locked the doors again. Our doors have been locked the last 12 of 16 months in Waverly so I understand the frustration., As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.,	4/8/2021
249868	Branch/Customer Meeting	CAMDEN	I will be someone who will close their account since there will not be a drive up available to me in my area. I do not want to have to waste my time coming inside the Waverly branch when it is something I should be able to do in a drive up. I am not happy with the closure of this branch.	Let the customer know that we understand his concerns, about the ATM in Waverly where he could do some of his transactions, and that I would file his complaint., 04/09/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/8/2021
250628	Phone	KOKOMO FOUNTAIN SQUARE	Customer's branch is permanently closing and the closest one to her will be 30 minutes away which is very inconvenient.	I apologized for the inconvenience and offered to file a complaint., xxxxx -04/14/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., No further action required.,	4/13/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
251104	Branch/Customer Meeting	HENDERSON	Customer is very upset because the branch in Henderson TN is closing and she is saying that she would have to close her accounts and go to another branch and she does not want to do that.	Empathy, 4.16.21 xxxxxxxx - Placed in process, > Regions reviews the effectiveness of all our business locations, drive thru and ATM placement, and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group.	4/15/2021
251157	Phone	INDUSTRIAL	During a teleconnect call discussing our branch closing, the customer said that she was very upset to hear the news. She said she was going to close her account out. Before I could give her information about a retention offer, she asked me to listen as she had listened to me. She said she felt the bank must be unsafe for her money and that she was worried they would go into bankruptcy. She then said she was going to let everyone she knew who uses Regions that they should close their accounts. She then said she would even post about it on her social media accounts of Facebook and Instagram.	I was not able to refer the retention offer with her. I did mention that there were still 2 branches open and available here in Conway to help her in the future. After she began to offer her complaint, I let her know I would send it in for her, as I am doing now., 04/16/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/15/2021
251231	Branch/Customer Meeting	AVONDALE	Customer is upset regarding the Avondale branch closure. The customer would like to know why Regions is closing this branch and not the Roosevelt location instead?.	Informed customer of digital options and other methods to help them during this consolidation process., xxxxx 04/19/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., No further action required.	4/15/2021
251297	Branch/Customer Meeting	HENDERSON	Customer is very upset that his Henderson location is closing and consolidating with the Southside location. He says that he feels Regions is throwing Henderson under the bus and saying we don't care about our customers there. He requested someone with actual authority, to call him and explain the reasoning for the change. he is considering changing banks all together. he feels that the Southside location does not give him a hometown feel, and is concerned the location is not being expanded with the transition because we do not have enough staffing to adequately care for customers. He also said that he does not feel we take care of our customers or staff based on prior experiences with the Southside location. Essentially stated that we shouldn't be going to lunch during lunch hours because then we aren't there to service the customers and are putting our own employees down by doing so.	Apologized to customer for inconvenience and explained we were doing everything we could to make the transition easier for our customers. Explained that we are adding staffing to accommodate the additional traffic flow, some of which are actually from the Henderson location. As far as invited customer to come in and speak to our associates and come try the branch because it has been around 2 years since he's been here and a lot has changed in that time. He was still not satisfied and stated he wanted to speak with someone to explain the decision to close the Henderson location and why did not care about our customers in the Henderson area., 04/19/21 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., Customer mailed letter attached.	4/15/2021
251304	Phone	CAMDEN	Customer's nearest branch will be closing and moving out of a 25 mile radius. Customer is requesting, if possible, to please consider leaving a Regions ATM in the area for things such as deposits, access to funds, etc.	Explained other ways of banking such as cashback at POS, etc., 4.16.21 xxxxxx- Placed in process, > Regions reviews the effectiveness of all our business locations, drive thru and ATM placement, hours, and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group	4/15/2021
252151	Branch/Customer Meeting	SCOTT CITY	Customer is upset the branch in his hometown is closing. Customer has expressed that he's been with us for so long and like the convenience of just have a bank a couple mins away rather than driving in a busy part of town to bank with us. Customer is considering leaving our company because of this branch closing.	File a Complaint , 04/22/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	4/21/2021
252172	Branch/Customer Meeting	CAMDEN	wanted to let Regions know that their branch in Camden is a necessary facility that helps a lot of people in the area, it is a much needed place that if anything needs to be bigger, it is always busy and now what will people do?	let the customer know about our mobile deposit option and that I would place the complaint for her., 04/22/2021 xxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	4/21/2021
252229	Letter/Email	HENDERSON	Customer is upset because the branch is closing., Duplicate 251297	I apologized and filed this complaint., Notes from CCC ID 251297, 04/19/21 xxxxxxxx - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., Customer mailed letter attached, 04/22/21 - xxxxx Attached Letter mailed to customer.	4/21/2021
252341	Branch/Customer Meeting	MADISONVILLE	Customer is unhappy that Regions is closing in Madisonville, TN and would like it if we kept an ATM in the area. He said he is considering pulling his 125k of money in Regions and taking it to a bank that is more convenient for him without us keeping an ATM there.	I let him know about all the options Regions offers through our online and mobile app to make his banking convenient., 04/23/2021-xxxxx-Placed in process., 04/27/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/22/2021
252674	Branch/Customer Meeting	SOUTHWEST DECATUR	Customer complained about the Drive thru being closed and that the branch would be closing. States she will close her account because it is the only branch near her.	I addressed the customers complaint, letting her know that the branch was short staffed due to the branch closing next month and that drive thru services were available at the other branches in Decatur., xxxxx - 04/26/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data., No further action required.	4/23/2021
252843	Phone	JOHNSTON ST	customer complaint due to the branch he frequents is closing and he has concerns about accessibility to other branches and doesn't see why the branch is closing. wants answers and feels very inconvenienced.	filed complaint., 4.26.21 xxxxxx - Placed in process , Regions reviews the effectiveness of all our business locations, drive thru and ATM placement, hours, and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group., > Notified BM, xxxxxxx to follow up with Mr. xxxxxxx and address concerns	4/24/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
252982	Phone	TOCO HILL SHOPPING CENTER	Mrs. XXXXX expressed that she did not want the branch location to close.	Apologized to Mrs. XXXXX, 04/27/2021 XXXXX: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	4/26/2021
252992	Phone	GULFPORT MS	Customer is frustrated he is not getting the best customer service from branch staff. Customer states they do not express a willingness to help, also he is upset the branch is closed, and now has to drive farther to another branch.	apologized, and offered options. , 04/27/2021 XXXXX: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. , 4.27.21 XXXXX In Process, Please respond to the customer stating that they are not getting help or good service from the current local branch. , 05/12/2021 XXXXX: Forward to RM XXXXXXXXXXXX for review. , Per RM, Hi XXXXXXX, I wish I could be of more assistance but none of my team recalls an interaction with this client or is familiar with this client.	4/26/2021
253181	Branch/Customer Meeting	OWENSVILLE	Customer is upset that her local branch is closing, customer is in a rural area and the next branch is over 60 miles away which is not convenient. customer would like to know if her ATM fees will be reimbursed. customer is debating on closing account she has had for 30 years in order to go with another financial institution that will be more convenient	I apologized for the inconvenience of that branch closing. I told her I did not know the answer to the fees but I would file a complaint. , 05/12/21 XXXXX, Foreign ATM fees would not be waived due to a branch closure. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	4/27/2021
253471	Phone	MONTICELLO IA	customer is concerned about cash withdrawals and cashing checks now that his nearest branch is going to be 70 miles away.	let customer know of online options and getting cash out at stores that offer cashback. , 04/29/2021 XXXXX: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	4/28/2021
253492	Other	HENDERSON	Customer stated that it is inconvenient that the Henderson Branch is closing and that she will not have access to an ATM for 13+ miles.	I apologized and offered to file a complaint. , 04/29/2021 XXXXX: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. ,	4/28/2021
253548	Branch/Customer Meeting	CORAL WAY	The above mentioned client is the owner of XXXXX and is upset that there is so little staff at our branch and that her wait time was 55 Minutes-Just to ask a question. Customer states we have no respect for customer's time. ,	We apologized to the client explain that our branch is closing/consolidating. Unfortunately there are only 2 of us and this wait time is not common. We are in the process of closing the branch on May 21st. There were 5 people waiting in the lobby, only 2 associates. Customer understood but wanted to submit a complaint. , 4/30/2021 - XXXXX: Wait times for consolidating branches will be reviewed by management.	4/28/2021
254667	Phone	HART STREET	Customer wants to let us know of the dissatisfaction of closing one bank and making them have to do business on the other side of town, which is now further away.	Apologized and filed complaint. , 05/06/2021 XXXX: Unfortunately anonymous customer did not leave any way to research further, no name or identifying account information. , As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/5/2021
254932	Branch/Customer Meeting	SIBLEY RD	Mrs XXX has repeatedly voiced her disappointment with us closing our branch and today told me she wanted to register a formal complaint and wanted to receive a call from upper management to discuss the rights of the residents of the citizens of South Webster Parish.	I told her I was sorry that she was unhappy, that it was a hard decision for all and I would let her concerns be known. , 05/07/21 XXXXX, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/6/2021
255032	Branch/Customer Meeting	FRANKLIN GA MAIN	XXXXXXXXX drove to our Franklin location to make her husband (XXXXX XXXXX) car payment. She called the Newnan Main branch upset that Franklin was closed. She states this is the 3rd time she has driven all that way for the branch to be closed. , She also stated there was no signage posted that it was closed which cause even more frustration waiting to be assisted before she realized they weren't opened.	XXXXXXXXX explained to XXXXXXX that the Franklin branch had to close due to staffing. XXXXXXX apologized to the customer for her experience. She offered for the customer to come to the Newnan Main location to make the payment and offered to waive any late fees occurred. , She also ensure the customer was aware that the branch will be fully closing on May 21st of 2021. , Customer complaint is resolved. Customer thanked us for offering to waive late fees and for apologizing for the experience. , 05/07/2021 XXXXX: The customer was given an explanation for the branch closure and there were no late fees on the loan to be waived.	5/6/2021
255260	Branch/Customer Meeting	FRANKLIN GA MAIN	Branch closing OK wants to know if an ATM will be placed. Its a small town and Regions is the only bank they have. Feels we should at least keep an ATM machine since its a lot of elders	Was nothing that I could do with this matter. , XXXX - 05/10/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. ,	5/7/2021
255265	Phone	MOORES MILL RD AUBURN	Customer and his wife are very upset because the Moores Mill Rd branch in Auburn is closing/closed. He stated it is a huge inconvenience and now he is having to go out of the way to the other branch near him and since this branch has closed there are longer lines at the other location. It has really irritated and frustrated that this branch is closing, would like one reopened near there or this one reopened.	Lots of empathy, submitted CCC. , XXXX - 05/10/2021 -As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required.	5/7/2021



Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
256480	Phone	ELBERTA	The customer is upset about the branch location closing in Elberta, AL.	I offered to file a complaint, , 05/17/2021 xxxxxx xxxxx. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations and policies so we can use our resources as efficiently as possible. A careful review of our branch network has identified opportunities to consolidate our network. This decision was based on traffic, volume, location of other branches, profitability and other factors. Feedback regarding branch closures will be reviewed by management.	5/14/2021
256489	Branch/Customer Meeting	FLEMING ISLAND	customer has had to relocate banks various times due to branch closures and has a multitude of accounts with regions and we are now closing another branch in her area causing her to possibly have to move banks from due to the inconvenience of closing the branch closest.	filed CCC , 05/17/2021 xxxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. . .	5/14/2021
256490	Branch/Customer Meeting	MOORES MILL RD AUBURN	Customer immediately stated after being asked for identification, ,That's right. You all don't know me over here because my bank is closing, ,She mentioned she was highly upset that her branch was closing. I apologized for the inconvenience and stated we will get to know you pretty fast, ,No response. Instead of putting only her ID in the drawer, customer places entire wallet in drawer out of frustration. Due to system being down in drive-thru, having to walk transactions up to the lobby and her personal items plus cash being in the wallet, XXXX removed ID from wallet and walked transaction up to lobby, I handed her back her wallet and explained why we removed her ID. She didn't respond but just stared at me in silence. XXXX put her completed transaction in the drawer and thanked her for her patience. She responded, ,Sorry I was such trouble, ,XXXX replied, ,You were not any trouble at all. We're just having a few system issues back here so we had to take your transaction up front, ,She didn't say anything but proceeded to drive off.	N/A , 05/17/2021 xxxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management. . .	5/14/2021
257551	Branch/Customer Meeting	KOKOMO FOUNTAIN SQUARE	Customer is unhappy with branch closure and it is not convenient to access cash.	I apologized and let her know where the nearest branch is located, I also explained online banking and how to deposit checks on the mobile app. , 5/24/2021 - xxxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data.	5/21/2021
257668	Phone	KOKOMO FOUNTAIN SQUARE	Customer said that when he went to visit the local branch, it was closed. Customer said that he does not recall any notification about this branch being closed down. The nearest branch to this customer is 50-60 miles away, causing an inconvenience for him.	Offered empathy for the inconvenience. Offered to file a complaint. , xxxxx 05.24.2021, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier. . .	5/21/2021
257777	Letter/Email	MADISONVILLE	Customer is upset at the branch closure and lack of options for branch and atm access. They are considering closing their accounts.	Apologized and provided information on how to access funds and do banking that may help, including online banking using the locator to find nearby locations, and using their checkcard to draw funds at a point of sale. Provided instructions on closing their accounts if they wish to proceed in doing so. , 05/25/2021 xxxxxx: As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. Customer's feedback will be reviewed by management.	5/22/2021
257884	Branch/Customer Meeting	HENDERSON	XXXXXX made it known to me today that she was not happy that Regions decided to close the Henderson, TN Regions branch. She was planning on moving all of her business over to Regions, but is now glad that she didn't since it is not convenient to bank at Regions any longer for her. XXXXX wants to know why Regions couldn't leave the ATM and one or two bankers to serve the customers in Henderson?	I apologized to xxxxx that the bank decision to close the Henderson office has made it difficult to bank at Regions and that she felt like she needed to close her accounts with Regions. I let her know that I would be submitting a complaint on her behalf, , 05/25/21 xxxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/24/2021
258113	Branch/Customer Meeting	AVONDALE	Customer is upset about recent branch closings in the Margaret St in Jacksonville FL area.	Apologized for any inconvenience and let them know their dissatisfaction would be noted. , xxxxx - 05/26/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , No further action required. ,	5/25/2021
258343	Branch/Customer Meeting	GRAND CAILLOU RD	customer stated he is very unhappy that the Grand Caillou branch closed on May 21, 2021 and he did not leave the ATM machine. He said he is very unhappy that he has to cross town to get money out of an atm or branch. He said we need to have something there to service those customers	I explained that Barrow Street location is less than 2 miles from Grand Caillou and we are more than happy to help with any needs. I explained the ATM could not stay there. I apologized for any inconvenience however he wants it known that Regions Bank needs something on that side of town, , 05/27/21 xxxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/26/2021

Complaint ID	Origin	Closing Branch	Complaint Details	Resolution Details	Date of Complaint
258344	Phone	WALLAND	Customer was greatly effected by the closing of the walland branch and feels it would make life easier for everyone effected to have an atm over in that location! please consider, there are a lot of elderly people in that area that don't want to drive far to the nearest branch.	Put in complaint for customer , , xxxxx - 05/27/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , , No further action required. ,	5/26/2021
258351	Branch/Customer Meeting	MADISONVILLE	Client state the branch was there a week ago and now closed when she went today and she is disappointed and want to file a complaint that we didn't notify her that we will close this branch and she had to drive 20 miles out to the next branch she feel that Regions need to inform clients of any changes we see coming. Also want to file a complaint because she was charged excessive fees for her TD account and state no one told her that it will be fees for more than 3 withdraw.	Apologized and offered to waive fees , , 05/27/21 xxxxx, The fees excessive withdrawal fees were charged in accordance with the deposit agreement and account terms. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/26/2021
258353	Branch/Customer Meeting	ST AMANT	Customer was highly upset with the wait time and the lack of staffing at the Gonzales Branch. She stated that it was unacceptable to merge two banks and not have additional staffing for the customers and if it does not change quickly, she will be pulling all monies and annuities and going elsewhere	We apologized to the customer and let her know we understood her frustration , , 05/27/21 xxxxx, As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. We also offer mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/25/2021
258528	Branch/Customer Meeting	FRANKLIN GA MAIN	The Franklin Branch recently closed and there is no way for her to make deposits without driving to Newnan or Carrollton, which both are out of the way for her.	I did apologize for the inconvenience and offered a solution to get cash back from purchases that allows her to do so to offset the issue of receiving cash. , , xxxxx - 05/28/2021 - As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours, equipment, branch furniture and policies so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , As customer expectations for service and convenience have increased, Regions' focus has been on making prudent investments – particularly in branch design, growth markets and digital services – to continuously improve customer service options and the customer experience. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, profitability, and other data. , , No further action required.	5/27/2021
258661	Branch/Customer Meeting	FAIRFIELD BAY	Customer said that Regions left their customers ,high and dry, when we closed the Fairfield Bay, Arkansas branch and she was not going to drive 32 miles to do her banking. She also mentioned several times that she did not think it was right or fair that Regions would not allow another bank to come into the area for 5 years.	I handled her transaction for her, but she was not very receptive to anything I said. I told her I was not aware of anything that had been said about the 5 year issue that she mentioned. , , 05/28/2021 xxxxx: As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours so we can use our resources as efficiently as possible. Feedback regarding Branch/ATM locations/hours/etc. is shared with our Retail Network Strategy group. , , Mobile deposit, ATM, or Night Depository services options are available options outside of Branch transactions for Making Banking Easier.	5/27/2021
258759	Phone	SOUTH DALE MABRY	Ms. XXXXX is gravely inconvenienced and extremely upset that we have no branches close to her. She went to the South Dale Mabry branch to make a \$20 withdrawal from the ATM and found the branch closed. She is upset because she does not want to pay a fee to use another bank's ATM to get cash. All the other branches are very inconvenient for her and she will close her 20 year relationship with us and go to a bank that is in her neighborhood.	BM, xxxxxx xxxxxx, listened to the client and offered the Kennedy and Hyde Park branches as alternate locations since the client did not want to go downtown. She also offered for the client to get cash back when making purchases. Client requested someone in management (above the local manager) respond to her. , , 6/1/2021 - xxxxx: Referred to Hyde Park CBM xxxxxxx xxxxxx.	5/28/2021



## December 2020

Dear Friends,

Thank you for your contribution to Urban Housing Solutions. The \$20,000 grant from Regions has gone a long way in supporting low-income households in Nashville with affordable, supportive housing.

This year has presented numerous challenges for our residents. While no UHS apartments were severely impacted by the tornado that hit Nashville, we know residents were affected by job loss and disruptions from prolonged power outages. The economic recession from the pandemic has had more widespread impact. Since March, several residents have reported a job loss or substantial decrease in income. We began a concerted effort to connect resident to emergency support, while evaluating our own capacity to provide that assistance directly, as we were aware that processes would take some time before federal and local funds for assistance could become accessible.

We are thankful that many residents have been able to connect with financial assistance offered through local, state, and federal agencies to keep up with rental payments. A couple dozen households, however, were not able to access these resources due to certain stipulations that they could not meet. Knowing that these households are just as deserving of this critical support, we have established a "Forgiving Fund" (supported by contributions like yours) to assist residents - 16 of which have received support from our own Forgiven Fund, and we anticipate this need to grow as the economic recession continues. At UHS, we want our services to be able to provide economic stability in times of crisis for all the households we serve. Region's generosity has helped us make that happen in 2020.

Despite many enduring extraordinary hardship this year, we also know that Nashville's housing prices continue to skyrocket – compounding the effects of the economic recession on our city's affordability crisis. In addition to the support offered to current residents, UHS also continued to scale up its housing development and preservation efforts. This year, we completed construction on 55 units of supportive housing for seniors (62 and older) in North Nashville. Residents have access to onsite health and social services. In the coming year, we will open a Vanderbilt-run clinic onsite and continue to explore ways to match "Health and Housing" for our community's most vulnerable residents.

We also began construction on "The Skyliner," a 147-unit affordable apartment building located 4 miles from downtown on Dickerson Pike, a quickly developing major corridor. We plan to complete construction in the Fall of next year. Finally, at the end of the year, we were able to acquire an existing 80-unit complex in South Nashville – with a loan provided by Regions Bank. Much of our city's affordability crisis has resulted from losing complexes like these to market rate developers who increase rents, so we are excited to preserve this complex as affordable for Nashvillians for years to come.



Looking to 2021, we are preparing to begin development on projects that will add or preserve an additional 500 units in the coming years and look forward to more exciting updates on these projects in 2021. Your continued support allows us to help our city “Save a Little Space” for affordable homes in supportive communities across our city.

Best wishes,

**Kevin Clavin, Development Coordinator**

615-726-2696 ext. 118 | [kevinc@urbanhousingsolutions.org](mailto:kevinc@urbanhousingsolutions.org)

GAYLE ROBERTS  
Senior Examiner



1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470  
404.498.7125  
gayle.roberts@atl.frb.org

November 17, 2020

A. Lee Hardegree, III  
Assistant General Counsel  
Regions Bank - Legal Department  
1900 Fifth Avenue North, 22<sup>nd</sup> Floor  
Birmingham, Alabama 35203

RE: Application by Regions Bank, Birmingham, Alabama, to establish the Windsong Ranch Branch located in Frisco, Texas, pursuant to section 9 of the Federal Reserve Act.

Mr. Hardegree,

Enclosed is a copy of the submission from James McGee, on behalf of the Southern Dallas Progress Community Development Corporation, Dallas, Texas, commenting on the above application.

Your response to the comments should be received by this Reserve Bank within eight business days from the date of this letter. In order to expedite processing of your application, please send copies of your response to the Reserve Bank, the Board of Governors, the commenter, and to the supervisory agencies that initially received copies of the application. The relevant agencies and their addresses are listed below.

Very truly yours,

*Gayle Roberts*

Enclosure

cc: Board of Governors  
Division of Banking Supervision and Regulation  
BS&R Record Section – Mail Stop 1808  
20th Street & Constitution Avenue, NW  
Washington, DC 20551

State of Alabama  
State Banking Department  
401 Adams Avenue  
Suite 680  
Montgomery, AL 36104

Commenter

James McGee

President/Chair

Southern Dallas Progress Community Development Corporation

1402 Corinth St #147

Dallas, Texas 75215

November 5, 2020

Regions Bank (FDIC # 12368)  
1900 Fifth Avenue North  
Birmingham, AL 35203

**RE: Comment on Regions Bank’s NOTICE OF APPLICATION TO ESTABLISH A BRANCH OF A STATE MEMBER BANK**

The undersigned community organization is submitting this letter to **Regions Bank’s** NOTICE OF APPLICATION TO ESTABLISH A BRANCH OF A STATE MEMBER BANK.

We do not support the establishment of the banking branch to be located at Farm to Market Road 423, Just South of Highway 380, Frisco, Texas. This proposed branch is in an upper census tract. MSA-State-County-Tract: 19124-48-113-0195.01.

As of December 31, 2017, Regions Bank operated 18 branches in the Dallas-Fort Worth Metropolitan Area. None of the 18 branches are in a Low-Income Census Tract.

**Regions Bank Lending Concerns**

We worked with the National Community Reinvestment Coalition (NCRC) to analyze the home and small business lending of Regions in Dallas. We noted the following:<sup>1</sup>

- For the lending test, Regions Bank made a **low level of community development loans** in Dallas.
- For the service test, Regions Bank received a rating of **low satisfactory for the State of Texas**.
- All originations in Dallas County from 2018-2019 by race and ethnicity for Regions.

Respondent Name	Grand Total	Asian	Black	Hawaiian or Pacific Islander (HoPI)	Hispanic	Native American	N
Regions Bank	281	23	51		38	2	

- The Dallas Assessment Area (Dallas) as defined in Regions 2019 CRA Performance Evaluation demonstrated that in 2019, 31% of all home loans in Dallas went to

<sup>1</sup> See <https://www.federalreserve.gov/apps/CRAPubWeb/CRA/BankRatingResult#20170501>

people of color<sup>2</sup> however only 18% of Regions home loans were extended to Blacks (African Americans) as Dallas is roughly segregated similarly amongst low and moderate income and people of color, we can reasonably use this measure as a proxy for low and moderate income lending.

- Small Business Lending
  - NCRC compared Regions small business lending to other non-credit card small business lenders in Dallas and found that Regions **trailed in lending to businesses** with less than \$1 million in annual revenue by 14% PP.

### **Southern Dallas is a "Banking Desert"**

Northern Dallas 87% (401 Banking Locations)

Southern Dallas 13% (60 Banking Locations)

Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area.

Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.

Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.

*The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*

*The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*

*The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas). \**

***\*These numbers do not include other cities in Dallas County located in the Southern Sector.***

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<sup>2</sup> People of color is defined as African Americans, Asians, and Hispanics as well as Native Americans, other racial groups and bi-racial families/borrowers. The only population not included in this label would be "Non-Hispanic White."



## Focus on Southern Dallas

The need in Southern Dallas is well documented and persistent. HUD has designated Southern Dallas as a racially or ethnically concentrated area of poverty (R/ECAP) since at least 1990, meaning that since 1990 the population of Southern Dallas has had a poverty rate of 40% or greater more than double the 16.6% poverty rate for Dallas County as a whole.<sup>5</sup> The Urban Institute examined economic trends, data on income segregation, housing affordability, job availability, and racial disparities in 274 large US cities from 1980 to 2013 and regrettably found that Dallas was the least economically and racially inclusive.<sup>6</sup> Increased obstacles to economic opportunity in Southern Dallas has a negative impact on Dallas as a whole. Numerous studies show that high levels of inequality stunt economic growth as it prevents economies from performing to their full potential.<sup>7</sup> Economies with less inequality not only maximize their productive potential, but also minimize the significant fiscal and social costs of inequality. Childhood poverty—one outcome of insufficiently inclusive growth—costs the U.S. economy an estimated \$500 billion a year, or four percent of GDP, due to lost productivity, higher crime and incarceration, and larger health expenditures. Cities end up bearing these costs, at the expense of other important investments in growth and opportunity.<sup>8</sup> Heightened inequality also creates resentments and hostilities that damage social and political cohesion, which also negatively affects economic growth.

Researchers are also predicting that Southern Dallas will be particularly hard hit by COVID-19, both medically and economically, given the unfortunate correlation between poverty and unfavorable health outcomes.<sup>9</sup> We are very concerned about the impact COVID-19 will have on our community that was already facing increasing economic hardship, and we believe that without an intentional focus on Southern Dallas these unfortunate economic trends will continue. Unlike Regions, many banks do not include Southern Dallas as part of their CRA assessment area and are using regulatory gymnastics to abdicate their central role in providing equitable access to capital and, worse their ethical duty to unleash the potential of all Dallasites. We greatly appreciate Regions commitment to Dallas as evidenced by your assessment area including all of Dallas County. We would look forward to discussing

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<sup>5</sup> "Percent of Population Below the Poverty Level in Dallas County, TX." 2018 Poverty Rate for Dallas County TX. Federal Reserve Bank of St. Louis Economic Research. Available online at <https://fred.stlouisfed.org/series/S1701ACS048113>.

<sup>6</sup> "Inclusive Recovery in US Cities." Urban Institute. April 2018. Available online at [https://www.urban.org/sites/default/files/publication/97981/inclusive\\_recovery\\_in\\_us\\_cities.pdf](https://www.urban.org/sites/default/files/publication/97981/inclusive_recovery_in_us_cities.pdf).

<sup>7</sup> "Introduction: Inequality of Economic Opportunity." Katharine Bradbury and Robert K. Triest. RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 2, No. 2, Opportunity, Mobility, and Increased Inequality (May 2016), pp. 1-43. Available online at [https://www.jstor.org/stable/10.7758/rsf.2016.2.2.01#metadata\\_info\\_tab\\_contents](https://www.jstor.org/stable/10.7758/rsf.2016.2.2.01#metadata_info_tab_contents)

<sup>8</sup> "Opportunity for growth: How reducing barriers to economic inclusion can benefit workers, firms, and local economies." Brookings Institution. Joseph Parilla. September 28, 2017. Available online at <https://www.brookings.edu/research/opportunity-for-growth-how-reducing-barriers-to-economic-inclusion-can-benefit-workers-firms-and-local-economies/>.

<sup>9</sup> "Mapping the Areas at Highest Risk of Severe COVID19 in Dallas, Austin and San Antonio." UTHealth School of Public Health Institute for Health Policy. April 2, 2020. Available online at [https://sph.uth.edu/research/centers/ihp/COVID-19\\_Dallas\\_Austin\\_SA%20Final\\_4-3-20.docx.pdf](https://sph.uth.edu/research/centers/ihp/COVID-19_Dallas_Austin_SA%20Final_4-3-20.docx.pdf).

opportunities for Regions to be responsive to these community needs and continuing to support your role as a leader in addressing inequality in Dallas.

**Community Ask:**

- Increase home loans to African Americans to equal 40%
- Increase home loans in the Low-Income census tracts by 40%
- Increase small business loans to minorities by 50%
- Increase small business loans in the Low-Income census tracts by 40%
- Advanced implementation of Section 1071 of the Dodd-Frank Act
- Immediate Implementation of Section 342 of the Dodd-Frank Act
- Develop a strategic plan with the input of the Community  
[https://www.federalreserve.gov/consumerscommunities/cra\\_strategic.htm](https://www.federalreserve.gov/consumerscommunities/cra_strategic.htm)

**Conclusion**

We would look forward to discussing opportunities for Simmons to be responsive to these community needs by locating this branch in Southern Dallas and be a leader in addressing inequality in Dallas.

Sincerely,

*James McGee*

James McGee  
President/Chair  
[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)  
Southern Dallas Progress Community Development Corporation

*A. Lee Hardegree, III*  
Assistant General Counsel  
Legal Department  
1900 Fifth Avenue North, 22<sup>nd</sup> Floor  
Birmingham, AL 35203  
(205) 326-4965; (205) 583-4497 (Facsimile)  
[lee.hardegree@regions.com](mailto:lee.hardegree@regions.com)



November 30, 2020

Ms. Gayle Roberts  
Senior Examiner  
Federal Reserve Bank of Atlanta  
100 Peachtree Street, N.E.  
Atlanta, GA 30309-4470

RE: Application by Regions Bank, Birmingham, Alabama, to establish the Windsong Ranch Branch located in Frisco, Texas, pursuant to section 9 of the Federal Reserve Act

Dear Ms. Roberts:

Thank you for your letter dated November 17, 2020, providing a copy of the submission (the “Comment Letter”) received from James McGee on behalf of the Southern Dallas Progress Community Development Corporation (the “CDC”), Dallas, Texas, commenting on the above application. Regions is providing its response to the comments by this letter.

At the outset, we would like to disclose that we have recently become familiar with the CDC, as it currently has a grant request pending before Regions.

With regard to the statements made in the Comment Letter, we note that the Comment Letter speaks to several different geographies, including Dallas County, the Dallas-Fort Worth MSA, and the State of Texas. Because the Comment Letter focused on Regions’ branch distribution in both the Dallas and Fort Worth areas, this letter is based on information from Regions’ Dallas and Fort Worth assessment areas combined.

### **Regions Branch Network – Dallas-Fort Worth**

Regions currently operates 18 branches in the Dallas-Fort Worth assessment areas. In contrast to the statement in the Comment Letter, of these, one branch is in a low-income Census Tract (“CT”), and four are in moderate-income CTs, reflecting 27.8% of Regions’ branches being in low- or moderate-income (“LMI”) CTs. Seven of the 18 branches are in majority minority CTs (“MMCT”), representing 38.9% of Regions’ branches in the area. Additionally, two of Regions’ branches are in Southern Dallas (south of Interstate 30), the area the commenter stated was a “banking desert.” These two branches are in CTs that are both LMI and MMCT.

## **Regions Lending and Investment – Dallas-Fort Worth**

Since 2019, Regions has made over \$55 million in community development loans in the Dallas-Fort Worth assessment areas, triple the amount in the last CRA exam period. Regions also has a current CRA investment portfolio of almost \$105 million, with over \$77 million being made since the last CRA exam period. This represents a significant increase in community development lending and investment over the last two years.

In terms of CRA small business/small farm lending, Regions has made 1,710 loans in the Dallas-Fort Worth markets since 2018. Of these, 32.6% were made to businesses located in LMI CTs, and 48.9% were made to businesses located in MMCTs. These loans averaged \$112,000 in size, and 56% were to businesses with less than \$1 million in revenue (exceeding 2018 peer performance of 44%), indicating they are serving true small businesses.

In response to the COVID pandemic, Regions supported its small business customers by participating in the Paycheck Protection Program (PPP). In the Dallas-Fort Worth assessment areas, Regions made 542 PPP loans, including 198 (36%) to businesses in LMI CTs, and 238 (44%) to businesses in MMCTs. These loans add an additional \$48+ million to Regions' community development loan total mentioned above.

The Regions Foundation contributed \$150,000 to organizations providing technical assistance to small businesses negatively impacted by the economic shut-down due to COVID-19. Those organizations included BCL of Texas, PeopleFund, and Texas Association of African American Chambers of Commerce.

Regions has made 1,157 home mortgage loans in the Dallas-Fort Worth assessment areas since 2018. Of these, 379 (33%) were made to minority borrowers and 312 (27%) were made to borrowers residing in MMCTs. Additionally, 12.5% of these loans were to African American borrowers, which approaches the area's demographic (16.9% of the population of the Dallas – Fort Worth assessment areas is African American) and exceeds peer performance of 8.2%.

## **Regions' Community Development Service – Dallas-Fort Worth**

Despite the challenges Regions associates currently face meeting with community development partners due to the restrictions of the pandemic, Regions has been able to continue providing service. Regions has provided over 1,100 community development service hours from 2019 through the 2<sup>nd</sup> quarter of 2020. Community Development services include providing technical assistance and leadership by serving on boards and committees and financial education.

Tyrus Sanders, Regions Market Executive, has contacted the commenter to gain an understanding of his organization's mission and concerns in more depth. They discussed small business and affordable housing initiatives and are in the process of scheduling a meeting to continue the conversation and look for ways to potentially partner to bring about positive change in the community.

Thank you for the opportunity to respond to the Comment Letter and for your consideration of Regions' branch applications. If further information is needed, please let us know.

Sincerely,

A handwritten signature in blue ink, appearing to read "A. Lee Hardegree, III".

A. Lee Hardegree, III  
Assistant General Counsel

ALH/kbt

cc: Board of Governors  
Division of Banking Supervision and Regulation

State of Alabama  
State Banking Department

James McGee  
Southern Dallas Progress Community Development Corporation

To Whom It May Concern,

I would like to thank you for your help with the Small Business Relief Fund to the Mountain Lakes Chamber Of Commerce, as I was awarded a small grant due to your donations. I'm very pleased to say that it has helped me keep my small business running during Covid-19, and to continue to bring my customers service and to help me keep moving forward with my growing business. I appreciate you very much. Thanks again for the support.

Sincerley,

A handwritten signature in cursive script that reads "Vanessa Landreth". The signature is written in black ink and is centered on the page.

Owner of Vanessa's Boutique

[Vanessasboutique.net](http://Vanessasboutique.net)

[REDACTED]

**To:** [REDACTED]  
**Subject:** RE: [EXTERNAL] thank you

**SecureMailType:** 0

---

**From:** Al Pina [REDACTED]  
**Sent:** Wednesday, March 11, 2020 6:30 AM  
**To:** Leroy A. Abrahams [REDACTED]  
**Cc:** Doug Jackson [REDACTED]  
**Subject:** [EXTERNAL] thank you

[REDACTED]

Good morning Leroy;  
I received your letter regarding the Regions REO donation to FMCRC. Thank you for the follow up and making this happen so we closed that business and can focus on working together to build up our affordable housing business. I am pleased to announce that we are working with 2 banks for a major infusion of long term capital that will allow us to acquire/buildout over 40 new affordable homes in Tampa/St Pete region that we will setup as section 8 housing. But more importantly, most of these homes will be located in middle/upper income census tracts that will allow these LMI families to live in upscale areas with improved access to higher graded schools, more shopping options and improved safety for their children. Regions bank was the first bank to provide FMCRC with long term loans for these very same type of affordable rentals.  
Again thank you Leroy and I look forward to a continued fruitful partnership with Regions that will allow us to provide increased affordable housing to LMI families in Florida.

Thx, Al

"There are those who say thus is the way of the world....I say NO thus we make it"  
"It is easy to sing when one sits upon a perch of privilege as compared to those who are drowning in a sea of neglect"  
Al Pina  
Chair/CEO  
FMCRC & Assets & Hope  
Cell 813-598-6361  
[www.assetsandhope.org](http://www.assetsandhope.org) [www.fmcrc.org](http://www.fmcrc.org)  
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