



DOING
MORE

PASSION AND COMMITMENT



For Regions associates, doing more isn't just a suggestion – it's a mindset that takes hard work and dedication. It's about finding the time and energy to do more for the greater good.

Each year, we commit to seek and support projects in our communities that contribute to small business growth, job creation, financial education, safe and affordable housing, and volunteerism.

We see corporate social responsibility as an opportunity to put our mission to make life better into action. It's how we use, track and report our resources to create positive change in the lives of our friends and neighbors. Our associates give their time and talent to support our ongoing efforts to promote diversity and inclusion, to respond in times of disaster and to encourage economic development and sustainability.

In this report, you'll find the stories that shaped our year. We've worked across 16 states to make a positive impact by putting people first and serving customers and communities fairly and responsibly. We're proud of these accomplishments and hope they inspire you – as they inspire us – to continue to do more to spark positive growth in the communities where we work and live.

A handwritten signature in black ink that reads "Grayson Hall". The signature is fluid and cursive, with a stylized "G" and "H".

Grayson Hall
Chairman, President and Chief Executive Officer
Regions Financial Corporation



DOING MORE TO PROVIDE FINANCIAL EDUCATION

Manassas High School partners with Regions and EverFi to keep students tracking toward success.

MEMPHIS





Manassas High School in Memphis, Tenn., is one of more than 200 West Tennessee schools where Regions offers financial education programs. For Regions At Work® Coordinator Amy Cresswell, the Regions Senior Institute program at Manassas holds a personal interest. “Manassas is in my neighborhood. If I had children, they would go to this school,” she says. “The average income level here is less than half of the U.S. average, with 81 percent of the students classified as economically disadvantaged. If we can do a little bit to help the students move past the cycle of poverty and make better financial decisions, that’s something of which I’m proud to be a part.”

Five years ago only, 55 percent of seniors graduated. Three years later, that number soared to 100 percent, with every student going on to postsecondary schools. Those results speak to the school’s mission, which is supported by community partners such as Regions.

Regions also sponsors “306 – African-American History,” the first African-American civic engagement course offered by EverFi. EverFi is a financial education program available in schools like Manassas and provides a series of dynamic financial and civic digital education programs. Since 2010, Regions has sponsored more than 120 schools in eight markets and has impacted more than 40,000 students and adults.

Regions’ West Tennessee Area Marketing Manager Tressa Ogles says, “The knowledge EverFi offers through its financial and black history content builds a sense of pride and confidence in the students. When we go into schools, we hear students talk about their hopes and dreams, and we want to do everything we can to help them achieve those dreams. When I learned about Regions’ partnership with EverFi, I knew this was something we needed to champion in our local schools.”

DOING MORE

North County, Mo., and Birmingham, Ala.

Operation HOPE, Inc., is a national organization focused on providing financial guidance and support for the working poor, the underserved and the struggling middle class. HOPE Inside, an initiative of Operation HOPE, provides first-rate financial education empowerment for youth, financial capability for communities and, ultimately, financial dignity for all. Regions provides workspace and support for the group, enabling a certified financial counselor from Operation HOPE to meet with clients during regular business hours in Florissant, Mo., and Birmingham, Ala. Services include free financial education and empowerment programs designed to improve the economic lives of individuals, families and businesses. The HOPE Inside empowerment programs also offer workshops on home buying, credit and money management, as well as individual counseling to help residents better understand financial matters.

DOING MORE TO INCREASE UNDERSTANDING OF DISABILITIES

Helen Keller's legacy inspires new treatments for eye conditions as well as compassion for people with disabilities.



ALABAMA

Angelia Bailey knew something was wrong when she tilted her head back and suddenly saw red specks everywhere. “It was like someone had thrown a paintbrush at me,” Bailey says. In less than an hour, she was in downtown Birmingham, Ala., at UAB Callahan Eye Hospital, under the care of Dr. Robert Morris. Morris, one of the nation’s foremost retina specialists, quickly diagnosed a hemorrhage and scheduled laser treatment. Morris is also president of the Helen Keller Foundation, which is focused on saving sight, speech and hearing through clinical research and education. He has helped spark a revolution in treatments to save vision. For example, Helen Keller Foundation researchers were the first to report a revolutionary surgery to repair the diseased macula, the human center of vision, and the procedure is now in use worldwide.

The foundation’s namesake, Helen Keller, was born June 27, 1880, in Tuscumbia, a small town in northwestern Alabama. She contracted a fever at 19 months that left her deaf and blind. With the help of her teacher, Anne Sullivan, she learned to read and write, graduated cum laude from Radcliffe College and drew international acclaim for overcoming her disabilities. Today, Helen Keller’s great-great-niece serves as vice president of education for the Helen Keller Foundation. In that role, Keller Johnson-Thompson shares the mission of the foundation throughout the world and reaches impressionable students through a successful outreach program.

“We use our education program to go into schools and teach students, through Aunt Helen’s life, that you can overcome anything,” Johnson-Thompson says. “We use her story to tell her journey from a life of silence and darkness to a life of sound and sight. We show students she not only participated, but also made a difference in the world.” The program goes further, offering character education with a sharp focus on anti-bullying and the effects of social media. “In today’s schools, you find many children who are different – children who are put aside from their groups, maybe because they have a disability,” Johnson-Thompson explains. “These are kids who view themselves as outcasts until they realize what Helen Keller overcame. And those who bully are able to understand the human side of what Helen Keller endured.”

The foundation provides this educational program with the sponsorship of Regions. “I believe supporting the Helen Keller Foundation gives students the opportunity to understand what it’s like to walk in the shoes of individuals with disabilities and to provide them with respect,” says Kathy Lovell, Regions’ Americans with Disabilities Act Manager. “First of all, it’s doing what is right, and it’s taking it a step further and doing more for the community and the children.”

For Morris, his mission is to pick up where Helen Keller left off a half-century ago. “She imagined what research might one day be able to do,” he says. “Now, in her name, we’re able to do the research she imagined. We teach Helen Keller’s legacy and all the lessons that come from that, starting with elementary school children. I’m very proud of it all. What Regions Bank is doing with its support is taking us by the hand and helping us give back to the public.”



DOING MORE

Hospital Emergency Rooms

Team members at the Regions Riverchase Operations Center in Hoover, Ala., collected enough items to assemble 73 hospital ER waiting room survival kits. The kits included toiletries, snacks, coloring books, notepads, pens, playing cards, games and magazines. “No one wants to be in an ER waiting room,” says Jared Nelson, a Regions project manager in Operations. “They dropped whatever they were doing to come, in an urgent manner, to tend to their loved one. They haven’t had time to think about toiletries or things that will help them pass the time.” Regions associates delivered the kits to UAB Hospital in Birmingham, St. Vincent’s East Hospital in Trussville and Shelby Baptist Medical Center in Alabaster.

Seven States

Regions supports Communities Unlimited, Inc., which serves seven states: Arkansas, Mississippi, Tennessee, Texas, Oklahoma, Louisiana and Alabama – an area that includes 60 percent of the country’s persistently poor counties. The organization’s goal is to create lasting impact in communities by combining infrastructure services with economic growth strategies. Communities Unlimited provides water and wastewater consultation and lending programs, small business and entrepreneurial capacity-building technical advice, and small business micro-lending programs. Its approach to revitalizing communities uses pop-up shops as retail incubators, lowering barriers for business startups, existing businesses that want to test a location, and those wanting to test a concept through use of temporary, short-term space.

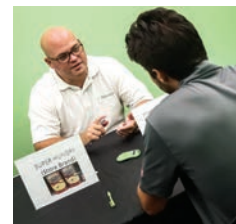
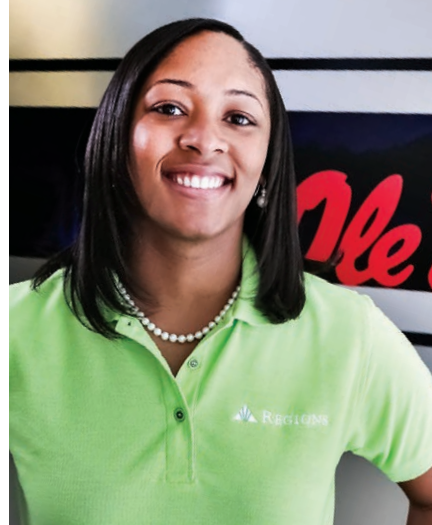


DOING MORE TO PREPARE STUDENT- ATHLETES

Financial education for freshmen athletes at Ole Miss helps ready them for college and beyond.

MISSISSIPPI





For freshmen student-athletes at the University of Mississippi in Oxford, Miss., the “Game of Life” has been an interactive centerpiece of a new financial education program offered by Regions. It has helped some of the newest Southeastern Conference players learn about real-life money management.

The official bank of the SEC, Regions is piloting this new financial education program in conjunction with the Ole Miss Athletics Department, which is determined to have its student-athletes be better prepared for the real world. “We are blessed to have students from all walks of life coming in,” says Derek S. Cowherd, the university’s Senior Associate Athletics Director for Student-Athlete Development. “The constant is that they’re not used to managing money, whether they’re from the highest socioeconomic class or the lowest. They struggle with managing money because they’ve never had to do it.”

By teaching freshmen the basics now, Cowherd and Regions believe students will be better prepared for life at college and after college. At Ole Miss, with its nationally recognized athletics program, the future for some student-athletes could include huge paychecks in the National Football League, National Basketball Association or Major League Baseball.

Jelicia Mallory, Assistant Vice President of Sponsorship for Regions, says the appreciation of the student-athletes is something she has seen in person. “It’s one thing to hear feedback – ‘Yeah, the kids loved it.’ But when you’re there and they say, ‘Thank you so much for coming,’ that’s when you know it means something,” Mallory says. “That’s when you know you’re really making an impact. They got something out of it, and they want more.”

For Candie Simmons, Mississippi Area Marketing Manager for Regions, helping prepare Ole Miss athletes for college life and beyond is a reward in itself. “I’m so glad Regions has a position like this so I can come out into the community, work with students and help them with their education,” Simmons says. “This gives us an opportunity to do more in the community and help these students become better citizens, manage their finances and be prepared for life after college.”

DOING MORE

Birmingham, Ala.

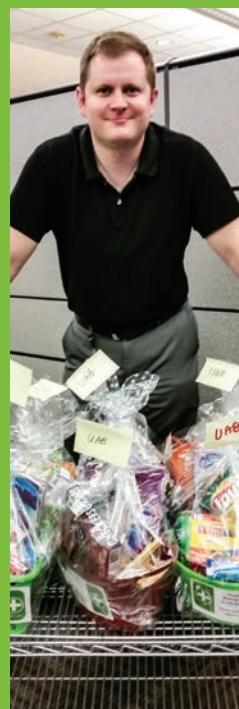
Regions and the University of Alabama at Birmingham (UAB) joined forces to create the Regions Institute for Financial Education at the school. Regions’ significant donation will help develop facilities to house the new institute in the future home of the Collat School of Business, provide an endowed professorship for the institute director and support financial education programming at UAB and in the community. The institute will work with organizations such as GEAR UP Alabama and GEAR UP Birmingham to integrate financial education into college and career readiness standards through programs, workshops and camps.

Miami, Fla.

A group of elementary school students in Miami visited the Regions Biscayne branch for a tour of the bank and some basic financial education lessons. The students were from Breakthrough Miami, a nonprofit organization that provides tuition-free academic enrichment programs to low-income children, most of them from single-parent households. The students were taking part in Career Days, a Miami-Dade County Public Schools undertaking through which elementary and middle school students participate in activities designed to expose them to career opportunities and reinforce the importance of education.

“SHARE THE GOOD” AND “WHAT A DIFFERENCE A DAY MAKES” GIVE REGIONS ASSOCIATES THE OPPORTUNITY TO DO MORE.

As part of Regions’ support of community service, the company provides associates a paid day off each year to volunteer in their communities. Hundreds of Share the Good® activities took place in more than a dozen states. “At Regions, we believe in giving back to the communities we call home,” says Rick Swagler, head of External Affairs for Regions. “It may be as simple as performing random acts of kindness, or it may be part of a larger effort to coordinate donations or provide volunteer service. What all Share the Good activities have in common is they make a positive difference in the lives of others.”



DOING MORE TO ENRICH THE LIVES OF CHILDREN

Indiana schoolchildren spend a memorable day at Victory Field getting batting and financial tips from the experts.



INDIANAPOLIS

On a beautiful spring day, Financial Education Days at Victory Field in Indianapolis, Ind., combined baseball and financial instruction for 850 elementary school students. Along with a tour of the home of the Indians baseball team, the Triple-A affiliate of the Pittsburgh Pirates, children participated in “Scholars and Dollars,” a class in money basics led by Regions associates.

Randy Lewandowski, the General Manager of the Indians, says, “Anytime we can get players and kids together, you see a little sparkle in [the kids’] eyes.” He adds that giving back to the children and the community in this way is something the players look forward to. Thirty Regions associates taught the Scholars and Dollars classes, providing lessons in financial fundamentals to the students of two Indianapolis Public Schools, Rousseau McClellan IPS #91 and Frederick Douglass IPS #19.

“I think financial education is critical for students at this age,” says Kim Borges, Area Marketing Manager for Regions. “I wish we’d had this when I was a student to learn the basics of banking. These are future business leaders, and we’re getting them started early related to budgeting, saving and planning for their own futures.” Regions Area President Leslie Carter-Prall says the day provided instant feedback for the Regions associates who participated. “When we continue to hear how excited the students are, how they walk away feeling really fulfilled, we know we’ve made a difference in these children’s lives,” Carter-Prall says. “We are impacting them in a number of ways, not only to explore and experience the Indianapolis Indians’ Victory Field, but also giving them an understanding of financial education so they can be productive citizens in our community.” The tour of Victory Field included the batting cages, where students got batting tips from players on the Indians team.

Brian McLaughlin, the baseball club’s community relations and promotions manager, says partnering with Regions was common sense. “I like to think of the city of Indianapolis as [having] a small-town feel in a big city,” McLaughlin says. “So partnerships like this are a natural to do some good and are a good fit for Indianapolis, where we all want to be a part of the community and do some good for all involved.”

Matthew Iszler, a teacher at Rousseau McClellan, believes the day left an indelible impression on his students. “To have Regions come out here and help us out is the best,” he says. “They bring all their experience in the financial sector into the classroom, and kids see how that impacts their day-to-day lives, which really changes the learning experience. Something is driven home that they can remember.”



DOING MORE

Charleston, S.C.

The Regions Business Banking Group in Charleston led a United Way Day of Caring to beautify a building belonging to the Palmetto Community Action Partnership. This nonprofit organization fosters self-sufficiency for disadvantaged residents of Berkeley, Charleston and Dorchester counties, helping them overcome economic hardship and achieve self-reliance. Regions associates also provided ongoing, mandatory financial education for Palmetto clients who received energy assistance, financial education to all Summer Youth Works employees before they received their first paychecks, and a financial education workshop for Palmetto employees during their annual fall retreat.

Hillsborough County, Fla.

Walton Academy for the Performing Arts, a Title 1 charter school of choice accredited by the Southern Association of Colleges and Schools, serves more than 170 students in kindergarten through fifth grade. Of these students, 82 percent are from families making less than 80 percent of the area median income. The school is primarily funded by the state, and student enrollment determines the amount of funding each year. Regions provided a \$1.2 million term loan for the purchase of the school’s facility, which had been leased since 2003. The extension of credit will also allow Walton Academy to save \$38,455 in annual debt service, money that can be used instead for additional programming and student services.



DOING MORE

TO DELIVER HOPE TO COLLEGE STUDENTS

State-provided scholarships, along with mentors provided by community partners such as Regions, encourage the next generation to pursue education.

TENNESSEE





DOING MORE

New Orleans, La.

Regions associates partnered with ELEVATE New Orleans, an enrichment program for 7th–12th grade student-athletes, to deliver financial education. Since its inception in 2009, ELEVATE New Orleans has provided more than an education on the basketball court. Executive Director Sky Hyacinthe says, “In the summertime, we have the summer enrichment program that focuses on things these kids need to learn but wouldn’t learn in school.” During the first week of the program, Regions associates discuss matters related to financial responsibilities and goals, helping participants better understand financial management. “It gets us ready for the real world,” students commented. “We learn more than just basketball skills.”

Vicksburg, Miss.

Regions Vicksburg branch managers, along with Mississippi State Treasurer Lynn Fitch and teachers from Vicksburg High School, facilitated “Financial Football,” a financial literacy workshop for the students. The workshop was set up like a football game, with each team gaining yardage with each correct answer to financial literacy questions. The plays were set in motion based on questions regarding loans, credit, investments, 401(k)s, Roth IRAs, savings accounts and checking accounts. Regions Bankers provided financial expertise as they participated in Financial Football.

Thanks to an innovative, statewide program, Abbey Parrott is attending Pellissippi State Community College in Knoxville, Tenn. Tennessee Promise scholarships allow students in the state to attend a technical or community college at no cost to them. To help students get ready for this next academic level, tnAchieves is there, partnering with the state program and serving as a gateway to postsecondary education through mentorship. Graham Thomas, director of community partnerships for tnAchieves, says the tnAchieves staff of just 17 has worked with 15,000 college students and is prepared to help as many as 60,000 high school students in the coming year. “We can’t do it without the volunteer mentors. The best way for us to find a lot of people really quickly is to find places like Regions, places where there are a lot of active, engaged employees,” Thomas says. One Regions associate who serves as a mentor is Ramon Rodriguez, Community Affairs Manager. “I meet the students face to face,” Rodriguez says. “Then every two weeks, I’m able to send voice mails, text messages and emails to the students to make sure they stay on track with the application and enrollment process.”

Randy Boyd, an architect of tnAchieves and part of the mentoring team, says, “I can tell you personally that when you can work with young people who are the first person in their family’s history – sometimes the first in their community’s history – to ever go to college, having someone by their side offering advice and encouragement makes all the difference in the world.”

As Tennessee’s commissioner of economic and community development, Boyd is also involved with Drive to 55. The statewide program’s goal is lofty: Tennessee wants 55 percent of its workforce to have completed postsecondary training by 2025. Boyd says that would guarantee state businesses have “workers for generations to come.”

Krissy DeAlejandro, executive director of tnAchieves, believes companies like Regions get involved because they see the opportunity to help push the state of Tennessee forward. That feeling of helping, through mentorship, is contagious. “One person dives in, then shares his or her story with someone else,” she says. “Before you know it, we have over 100 mentors coming from one entity. Think of all the stories, all the lives that truly touches. Without corporate support, without businesses really buying in, it doesn’t work.”

Perhaps no one appreciates tnAchieves more than Chris Parrott, the mother of Pellissippi State student Abbey Parrott. Chris is a Regions At Work coordinator and a mentor for tnAchieves, as are many of her Regions co-workers across the state. “I’m proud of Tennessee and the innovative things it is doing for education,” she says. “I’m even more proud to be a Regions associate and see what we are doing to provide the financial tools and the financial resources for these students so they can take their next step with education.”

DOING MORE TO IMPROVE SCHOOLS AND COMMUNITIES

A Florida neighborhood sees parents and students embrace education and change a school's reputation.



TAMPA

Sulphur Springs Elementary, located in an economically challenged area of Tampa, Fla., once received the lowest grade possible in statewide academic testing. However, since Principal Julie Scardino’s arrival five years ago, grades and attendance have improved dramatically.

A big change came with the inclusion of two YMCA initiatives: Layla’s House and an after-school program. Layla’s House is an early childhood learning center that provides free programs and activities for children from birth to age 5, helping them to be healthy, developmentally on track and ready to learn when they enter kindergarten. The after-school program offers educational and cultural opportunities, as well as a structure that fits within the school’s academic calendar year. The YMCA extends this offering through the summer, ensuring students don’t lose their zest for learning.

“The school emphasizes the culture and discipline during the school day and we emphasize afterwards,” says Tom Looby, president and CEO of Tampa Metropolitan Area YMCA. “Here, the Y supports close to 30 after-school programs. But this one is on steroids.” In the program, students stay active and challenged from the time the final school bell rings until 6 p.m. Activities include cheerleading, gymnastics and computer coding. While there, students get a snack and dinner too – a big plus for low-income parents who are working and trying to stretch every dollar.

“This is not baby-sitting,” says Lakema Massey, director of operations for the Sulphur Springs YMCA. “We keep the kids engaged every minute of the day. And that’s important because our YMCA is a YMCA without walls. We are located at the school and we are part of the community.”

One way Regions contributes is through financial education classes for students and parents. By being an active member of the neighborhood, Regions is helping everyone in the community.

“Programs like Regions’ financial education [classes] and YMCA enrichment build the whole child and impact everyone,” Principal Scardino says. “We have a lot of working families. In fact, some of these parents are working two or three jobs to make ends meet. There are a lot of hardships, and some of the students need help with things from school supplies to clothes. Our partnerships with Regions and the YMCA can help meet their needs.”

Brett Couch, East Regional President for Regions Bank and past Metro YMCA Board Chair, sees a bigger change that can resonate for years to come. “The best way to eradicate poverty is through education,” he says. “When children and their parents are engaged in school, this becomes its own education ecosystem. All parts must work together to make it happen. And when everyone is doing more, it makes life better for everyone.”



DOING MORE

Dallas, Texas

Joining with Young People Building Bridges Across Dallas, Regions provided a workshop for students in the Development School for Youth, a program for inner-city youths. The event consisted of two weeks of two-a-day training sessions focused on helping the students understand how to move away from chronic poverty. The workshop was led by senior Regions executives who introduced participants to the industries of finance, culture, communications and more. Students also learned about speaking publicly, developing professional skills, writing résumés and interviewing. Program graduates continued their training in six-week paid summer internships with sponsoring companies.

Tuskegee, Ala.

Tuskegee University kicked off its 'Skegee Bike Share Program with green bikes donated by Regions. Students can use the donated bikes at no cost to run errands, commute to class or exercise on Tuskegee's 5,000-acre campus. The 'Skegee Bike Share Program is just one component of a multi-pronged and expanding relationship between Regions and the university. Regions believes in the university's mission and applauds the impact it has made on the community, which echoes Regions' determination to make life better for the communities it serves.

DOING MORE TO ENHANCE THE LIVES OF CHILDREN WITH DISABILITIES.

Local political, civic and corporate
leaders team up to build an all-turf
ballpark for children with disabilities.



BATON ROUGE

A partnership between the city of Walker, La., the Livingston Parish Chamber of Commerce, other civic groups, and local companies is raising \$300,000 to build a new ballpark for disabled children outside of Baton Rouge. The field will include artificial turf, allowing access to all and significantly reducing the rainouts the Challenger Division of Little League endures on the conventional grass-and-dirt fields now used.

“This has been a journey for us,” Walker Mayor Rick Ramsey says. “The city of Walker started with a recreation program for children with disabilities three or four years ago. We started with 20 kids. At last count, we have 80 enrolled.”

Monique Wilson has been a fan of Challenger’s Field since her first introduction. The reason is pretty simple. “Because that’s where Jeremiah learned to talk – on that field,” Wilson says. For the first seven years of his life, Jeremiah and his parents lived in an uncomfortable silence. Diagnosed with autism, Jeremiah didn’t speak. That changed when his mom signed him up to play baseball in a league specifically designed for children with disabilities. As the game unfolded, Wilson and her husband were brought to tears in the stands when something amazing happened. Jeremiah spoke. “He walked up to his coach and said, ‘I want to bat! I want to bat!’ He said it three times,” Wilson remembers.

“Going to my first Challenger league ballgame opened up my eyes to a new life,” Nicole Elmore says. “You had parents up against the fences, kids running around and no one had a care in the world.”

Elmore is an associate at the Regions Bank Denham Springs branch. She’s a Regions Bank Better Life Award winner, works part-time as a constable’s office deputy and has served as a foster parent to some 30 children. She first learned about the potential of the Challenger league when she was nominated to serve in Leadership Livingston, which is sponsored by the Livingston Parish Chamber of Commerce.

She joined fellow members of the leadership class who wanted to make a new Challenger’s Field a reality. When they began enlisting companies for help, she approached her own employer. “I’ve been working at Regions for nine years, and I don’t think I’ve ever been more proud of Regions, not only for pitching in, but for asking, ‘What more can we do?’” Elmore says. “It’s easy to work a job that you enjoy every day when those you work with are just as passionate about helping others.”

“It’s pretty simple,” Lawson King says. He donated \$25,000 to help build the new field, and his daughter plays in the Challenger Division. “It gives kids with special needs an athletic chance,” King says, “and we’re using this field as an avenue to bridge gaps in society.”

Mayor Ramsey says, “Out here, every player is a hero. Every kid can be Mickey Mantle or Joe DiMaggio. For the parents, this takes them out of the world of the child with disabilities and puts them in the world of sports, where they can be just like everyone else.”



DOING MORE

St. Louis, Mo.

In collaboration with the YWCA Metro St. Louis, Regions Bank provided financial education to participants of the Women’s Economic Stability Partnership (WESP), an initiative that helps low-income, single mothers attain jobs and economic stability within a three- to five-year period. In support of those goals, Regions focused on three areas: money management, understanding credit and avoiding predatory lending. Instruction on these important topics fits into the holistic approach WESP offers to women who are pursuing nontraditional careers in fields such as science, technology, engineering and mathematics, as well as technical careers.

Tampa/St. Petersburg, Fla.

Regions has been a major supporter of the Florida Minority Community Reinvestment Coalition (FMCRC) in its work to encourage development of quality affordable housing. Through the donation of a home, financial support and the extension of a revolving line of credit, Regions has served FMCRC in its drive to empower low-income and minority communities and attract investment in health, education, homeownership, employment and minority entrepreneurship. To date, the organization has acquired 26 lots in the Tampa/St. Petersburg area to help meet demand for new affordable housing. The homes are sold to low- and moderate-income individuals, first-time homebuyers or homeless veterans.

At Regions, our vision is simple. We make life better. We make life better for the people and communities we serve. And we create shared value in the world around us.

To find out more, visit
regions.com/socialresponsibility.

**REGIONS
SERVES
MORE
THAN 800
COMMUNITIES
IN 16 STATES**



PUT
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FIRST

DO
WHAT
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