

DOING MORE 2017



REGIONS SERVES PEOPLE IN COMMUNITIES ACROSS THE SOUTH, MIDWEST AND TEXAS.

At Regions, we're committed to helping people in the communities we serve. That's why we're active participants in the cities and towns where we live and work. By understanding the diverse needs, finances and expectations of our communities, our customers and our associates, we can create solutions to help make lives better.



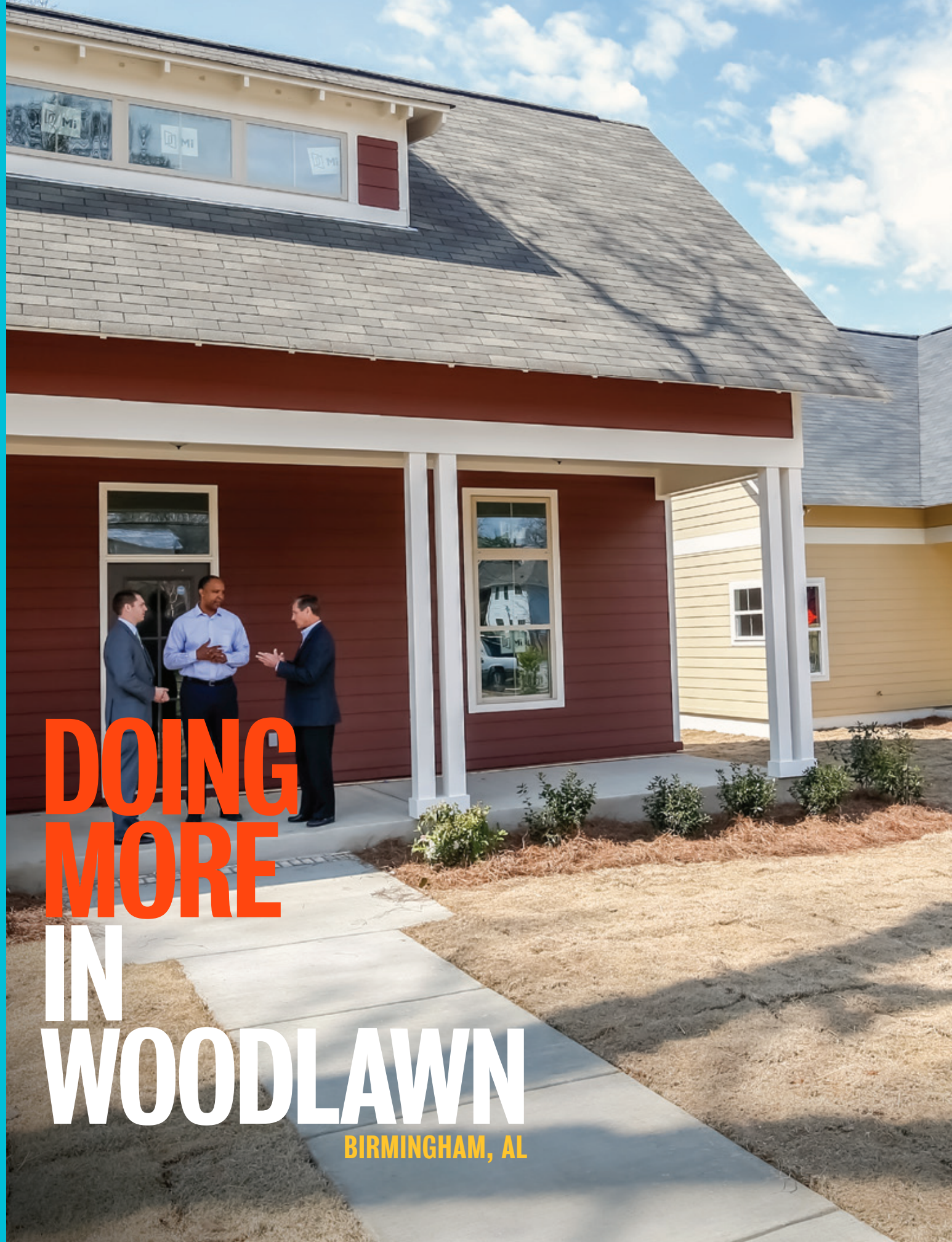
Regions' powerful purpose to make a meaningful difference in the communities where we work and live comes to life through our associates who are passionate about finding ways to do more for the greater good. Together, we support our communities by committing our time, talent and expertise to projects that contribute to small business growth, job creation, financial education, safe and affordable housing, and volunteerism.

Corporate social responsibility puts 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. Regions 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. We operate our business in an environmentally responsible manner, whether it is through making our branches and offices energy efficient or through our waste reduction initiatives.

In this report, you'll find the stories that shaped our year. We've worked across 15 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 dark ink, reading "Grayson Hall". The signature is fluid and cursive, with a large, stylized "H".

Grayson Hall
Chairman and Chief Executive Officer
Regions Financial Corporation



DOING MORE IN WOODLAWN

BIRMINGHAM, AL



Thanks to the Woodlawn Foundation, one of Birmingham's most historic neighborhoods has new life and hope for generations to come.





The city of Birmingham, Alabama, comprises 99 neighborhoods, but the one that is most dear to Myeisha Hutchinson's heart is Woodlawn.

Situated in an area 15 blocks long by several blocks deep on the north side of the railroad that first defined the state's largest city, suburban Woodlawn boomed before World War II, full of young families and excitement. A decade later, interstate highways hemmed Woodlawn in, changing the neighborhood that was home to Hutchinson, her grandmother and multiple generations.

But today, as Woodlawn Community President, Hutchinson is seeing a rapid reformation.

"We started five years ago. Now we're in the toddler stage, moving to adolescence," she says. "What we're doing in Woodlawn is for the next generation and for generations to come."

"The work we've done here has been life-altering. I see families with a glimmer of hope, who only want to walk safely down the street and go to quality schools."
— Mashonda Taylor, Community Relations Officer, the Woodlawn Foundation

The Woodlawn Foundation is driving the changes. Locally, it's referred to as the "quarterback" of a collaborative group of partners and volunteers trying to break the cycle of poverty and fill community needs.

"The work we've done here has been life-altering," says Mashonda Taylor, Community Relations Officer for the Woodlawn Foundation. "I see families with a glimmer of hope, who only want to walk safely down the street and go to quality schools."

Off a busy street corner in the neighborhood, in a renovated bank building, sits the James Rushton Early Learning and Family Success Center. It provides services for 100 preschoolers with classrooms and indoor/outdoor play areas.

A few blocks away, Woodlawn High School is a magnet school that allows students to begin taking no-cost college courses when they arrive as ninth-graders, thanks to the foundation.

"We are creating an education pipeline, from cradle to college and beyond," Hutchinson says. "Early childhood education and college exposure make a difference. The college credits are a game changer."

As team quarterback, the foundation works with businesses and business leaders across the metro area. As with success in football, relationships are key, and the Woodlawn Foundation has a solid one with Birmingham-based Regions Bank and North Central Alabama Area President Leroy Abrahams.



"Regions is one of our biggest partnerships," Taylor says. "Leroy Abrahams serves on the board. He brings insight, asks the hard questions and always pushes us forward."

Pushing forward means visible, tangible change, like that seen in Wood Station, a mixed-use housing development. And nearby are affordable single-family cottages, with architecture that echoes Woodlawn's glory days.

Regions provided financing for the Wood Station project through a Low Income Housing Tax Credit. The bank also donated property for revitalization efforts.

"I remember the first time I came out here several years ago, when this was just a dream," says Ann Forney, who works with Regions' corporate contributions. "To see the houses here and know how it will impact the residents is a really wonderful feeling."

And it's only the beginning.

"When I started here in 2012, I was looking for something with a purpose. I found it with people who wanted to do more," Taylor says. "I've seen Woodlawn grow, and I'm so excited to see what it will be like in the very near future."

DOING MORE

St. Louis, Missouri

Save Our Sons, a workforce development program, has provided job skills training for more than 500 unemployed or underemployed young men in Missouri's North St. Louis County since its launch in January 2015. The Urban League of Metropolitan St. Louis, with strong support from Regions Bank, created this innovative program in response to Ferguson-area civil unrest. It is designed to help economically disadvantaged and chronically underemployed African-American men find jobs, keep jobs, get promoted and earn living wages. Regions' support for Save Our Sons includes providing technical assistance in curriculum development and teaching financial workshops. Regions also organizes quarterly drives to collect business suits from bankers and donate them to program participants to wear as they search for work and settle into jobs.

Mobile, Alabama

Distinguished Young Women, founded in 1958 in Mobile, is the largest and oldest national scholarship program for high school girls. Its mission is to positively impact the lives of young women by providing a "transformative experience" that promotes and rewards scholarship, leadership and talent. The program has provided life-changing experiences for more than 740,000 young women, and last year, Distinguished Young Women distributed more than \$2.2 million in cash for college scholarships to participants at local, state and national levels. Still headquartered in Mobile, Distinguished Young Women provides outreach and college-preparation workshops to local high school students through its Life Skills Academy. With Regions' help, financial education is part of these workshops. For many students, this was their first exposure to financial education and to knowledge that could help them establish good credit, develop sound money management skills, shape a better financial future and contribute to the economic growth of their communities.

**DOING
MORE
THROUGH
PALMETTO CAP**
CHARLESTON, SC



For Deanna Miller-Berry, life went from bad to worse after a devastating divorce. But help and hope came through Palmetto Community Action Partnership.



DOING MORE

Share the Good

Now in its eighth year, Share the Good® connects Regions associates with local nonprofits to address a variety of needs. In 2017, the program placed a special emphasis on students and teachers:

- In Indianapolis, Regions associates volunteered with Teachers' Treasures, a nonprofit founded by a retired principal that helps at-risk students and their teachers by providing them with essential school supplies.
- At Regions branches throughout western Florida, associates collected new shoes and socks that were distributed to children attending Title I schools.
- In Birmingham, Regions associates volunteered with the Community Food Bank to fill backpacks with food and provide other nutritional needs for area students and families.
- In Austin and Round Rock, Texas, Regions associates worked with local police departments to fill backpacks with donated school supplies. Police officers and Regions associates delivered the backpacks to three elementary schools on the first day of classes.
- In Mississippi, Regions associates worked with the University of Mississippi Medical Center and Mississippi Blood Services to offer health and financial wellness checkups.

Memphis, Tennessee

Tri Delta Place in Memphis is a refuge for patients and families at St. Jude Children's Research Hospital, offering short-term housing with wireless internet, overnight rooms and suites, and free laundry facilities. More than anything, Tri Delta Place offers normalcy. Patients and families can stay together, have dinner together and relax together. For more than a decade, the Regions West Tennessee team has played a role at this wonderful facility by providing volunteers to serve one meal a month. That's 700-plus associates volunteering more than 1,400 hours to serve meals to St. Jude families.



Deanna Miller-Berry was trying her best to survive. She was recovering from a divorce while taking care of her three children, two with special needs and one with serious health issues.

“I found myself having a nervous breakdown,” she says. “I didn’t know where to go, didn’t know where to turn. And I was homeless.”

She soon found a lifeline through Palmetto Community Action Partnership. Better known in South Carolina’s Lowcountry as Palmetto CAP, the nonprofit works to create solutions for families in need. Sheila West, Asset Building Director for the organization, says Palmetto CAP assists 8,000 families a year from its Charleston base. One of the ways the nonprofit helps most is through financial education, which it uses to end generational poverty.

For Palmetto CAP, solutions aren’t handouts. They’re offered with helping hands.

“You can give to people over and over again, but it doesn’t help the system, and it doesn’t help those who need it,” says Arnold Collins, Executive Director of Palmetto CAP. “We have a policy. If you’ve come to us for the second time, you’ve got to go through our financial literacy class.”

“You can give to people over and over again, but it doesn’t help the system, and it doesn’t help those who need it.”

— Arnold Collins, Executive Director, Palmetto CAP

Palmetto CAP works with clients on financial planning, building credit, attaining mortgages and becoming homeowners. But the first step is all about managing money. That’s where Regions comes in.

For Brian Ball and Brenda Joyce, who are part of the Commercial Banking team in Charleston, financial education entails face-to-face meetings where they can offer tips and help address needs.

“It’s really enjoyable when the conversation becomes interactive and they begin to ask questions, share their dilemmas, and we get to have a community discussion about how to solve those problems,” Ball says. “It’s not so much telling them what they need to do but how they can do it.”

By working with partners across the Lowcountry, Palmetto CAP reaches thousands of families, impacting the community through education, workshops and youth programs.



Charleston has its own unique challenges, says Bill Linginfelter, Georgia/South Carolina Area President for Regions. And those challenges are best addressed by community members such as Regions.

“So much of our success is driven by associates who care because they know what’s right and they know what they need to make the places they live and work better,” Linginfelter says.

As for Deanna Miller-Berry, she went from homeless to helped. Now she’s providing the helping hand herself as CEO of the Saving Shannie Foundation, which she founded in honor of her daughter. Working with the state legislature, Miller-Berry has pushed for a law that would mandate screenings for airway defects in infants nationwide.

Success like this inspires Regions Community Affairs Manager Tiffany Kirk every day. “When you’re teaching about financial education, you are empowering people. That’s why I wake up and go to work every day,” Kirk says. “That’s what feeds me. That’s what keeps me moving in the right direction. That gives me energy.”





DOING MORE AT MISSISSIPPI STATE

STARKVILLE, MS



To help fight spiraling student debt, Mississippi State is partnering with Regions and EverFi to make money management easier for students and alumni.



John Daniels’ job is to focus on Mississippi State University students and provide them with the tools they need to manage their money wisely. But his vision extends past the campus.

“My goal is to reach the entire student body and go beyond, touching our alumni and students’ parents,” says Daniels, the first to serve as Financial Literacy Coordinator at the university in Starkville.

To do that, Mississippi State has teamed with Regions Bank and EverFi to provide free financial education to all MSU students. Regions provides support through expertise and volunteers while EverFi, a nationally renowned education

technology company, provides an online learning program called Transit – Financial Wellness™ that can be used anywhere with access to the internet.

During the 2016-2017 school year, 8,455 Mississippi State students participated in Transit.

“We are thrilled with the success MSU experienced in its first year using Transit because having the skills to successfully manage your finances can be a real game changer for these collegians, now and in the future,” says Joye Hehn, Community Financial Education Manager for Regions Bank.

As for Daniels, he believes financial education is necessary to ensure that students are prepared for life beyond the campus walls. In fact, his job was created out of the need to address the rising cost of academics.

“Mississippi State University officials saw the nationwide amount of increasing student debt,” Daniels explains. “They decided it would be great to have someone full-time addressing those needs.”

In addition to offering the Transit course, MSU partnered with Regions Bank to initiate “Maroon Money Management: Bulldogs Doing More,” an event for students interested in

“I spent four years in the community teaching adults financial literacy. They’d always say, ‘If I’d only known this when I was 18.’ Now we have the opportunity to teach these students as they start.”
— John Daniels, Financial Literacy Coordinator, Mississippi State University



learning more about managing their finances. Mississippi State Athletic Director and former baseball coach John Cohen greeted students and explained why the university is making financial education a priority. He told them that investment is not merely a financial term. It’s about time and effort for a common goal.

“The guys you watch on the field, the girls you watched play for a [basketball] national championship, they are invested and they’ve been invested a long time. They’ve invested in their skills and in each other,” Cohen said.

“Investment is about something bigger than yourself,” Cohen told them. “What will you invest in?”

Student Association President Tyler McMurray participated in the event. “The biggest thing for me was learning that instant gratification isn’t satisfying,” she says.

By offering this critical financial education, Mississippi State, Regions and EverFi are investing in the futures of students and communities. Regions provides EverFi online financial education courses to 14 other colleges and universities across its 15-state footprint. In all, more than 18,000 students participated in 2017. Nationally, EverFi courses impact more than 100,000 students each year.

“I spent four years in the community teaching adults financial literacy,” Daniels says. “They’d always say, ‘If I’d only known this when I was 18.’ Now we have the opportunity to teach these students as they start.”

DOING MORE

New Orleans, Louisiana

How do you keep young people engaged through the long, hot, school-free days of summer? If you’re part of a devoted team of Regions associates based in New Orleans, you pitch in by using your financial expertise to add valuable life-skills training to a summer enrichment program. Begun by Directed Initiatives for Youth, the “Excite! All Stars” program grew out of the devastation left by Hurricane Katrina in 2005 and the subsequent dearth of healthy and educational activities available to children in New Orleans. The multifaceted curriculum is designed to address the whole child through an approach combining academics, athletics, arts, nutrition and good stewardship. Regions contributed financial support for the program, arranged for U.S. Rep. Cedric Richmond to serve as the keynote speaker during a career day event, and provided associates to teach financial education sessions each week throughout the summer.

Birmingham, Alabama

The Autism Society of Alabama recognized Regions’ autism awareness efforts with an Innovative Program Award during its 2016 Autism Shines Gala in Birmingham. Regions strives to accommodate people with autism by creating a friendly and welcoming environment in its facilities. Regions associates are trained to recognize autism-related emotional episodes when they occur and to react appropriately. Sensory packs containing a stress ball, sunglasses and noise-canceling earbuds have been placed at Regions branch locations to assist customers with autism who may experience an episode of sensory overload. “Establishing an autism-friendly environment helps us better understand the needs of individuals and family members living with autism,” says Regions’ Americans with Disabilities Act Manager, Kathy Lovell. “By providing a welcoming setting, these customers can experience more of what the world has to offer, including the ability to conduct their banking.”

“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 through What a Difference a Day Makes. 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 IN HICKORY HILL

MEMPHIS, TN



The once grand Hickory Hill neighborhood finds new life when caring partners step in with vision, teamwork and resources.



DOING MORE

Orlando, Florida

The food smells and tastes great. As for whether it looks great, that’s hard to say. When the more than 90 guests are served a meal at Dining in the Dark – an event in Orlando to raise awareness of sight challenges – they can’t see what’s on their plates. Through the experience, they learn what it’s like to be blind or have low vision as they eat and drink, pour from a pitcher, locate a napkin or signal a passing waiter using only the senses of touch and hearing. Dining in the Dark is co-hosted by Lighthouse Central Florida, an advocacy group and rehabilitation training center for the blind or visually impaired, and Second Harvest Food Bank, an advocacy group for the hungry. Also supporting the 2017 event were representatives from the Central Florida Disability Chamber of Commerce, a trio of local restaurants, Regions Bank and other businesses, and the Orlando Police Department’s SWAT team.

Birmingham, Alabama

Holy Family Cristo Rey, a private Catholic school in Birmingham, combines academic rigor and a corporate work-study program to empower students. Eight students a year – two from each class – work alongside bankers at Regions’ Lakeshore Operations Center processing millions of financial transactions daily. It’s a demanding job for even the most experienced because of the sheer volume of work. The work-study program is part of the culture at Holy Family Cristo Rey. All students must work, and the earnings offset the cost of tuition. Jobs are provided for students from big and small businesses across metro Birmingham. Regions’ involvement started years ago and its relationship with the school is unique. “Our relationship with Regions goes beyond simply participating in our work-study program,” says Kirk Mitchell, corporate work-study program director for Holy Family Cristo Rey. “Regions puts our students in a professional environment and demands the same of our students as it does of associates who have been there for years.”

The face of eighth-grader Alexa Moore radiates enthusiasm as she talks about Power Center Academy Middle School in Memphis, Tennessee.

“What I like most about school is the relationships that I have, not only with my peers, but with my teachers and the administration,” she says. “You are able to enjoy school and not just go, ‘Oh, I don’t want to come.’ You really want to.”

Such was not always the case for students in the Hickory Hill community. Although the area once shone like a beacon, locals said it had dimmed over the years. Now, however, the school and other community resources gleam with renewed potential.

“Here at Hickory Hill, we want to make sure that we are preparing individuals to create businesses. We want them to pour back into the community,” says Cullen Johnson, Dean of Instruction. He stands framed by the beautiful charter school in the background. “We want to see this community become even better than it already is.”

Johnson’s hand sweeps toward the school where, just inside, students dressed in school uniforms topped by navy jackets listen intently to teachers circulating among pristine, quiet classrooms.



Simply put, Power Center Academy has been a game changer. The academy began as a school for middle-school students, 70 percent of whom were considered economically disadvantaged, and became the highest performing middle school in Tennessee only three years after opening. Since then, the academy has expanded to include a separate high school and elementary school, all serving Hickory Hill.

New Direction Christian Church, pastored by Dr. Stacy Spencer, is a key player in the community’s revitalization. “We knew we had to do something as a church here in the center of Hickory Hill,” explains Cassandra Harris, director of the church’s Power Center Community Development Corporation (CDC).

Spencer took Harris’s idea a step further. He thought, “Why not put all those pieces together, and let’s come up with a sustainable, livable, workable community?” And Eden Square was born.

“We want to make sure that we are preparing individuals to create businesses. We want them to pour back into the community.”

– Cullen Johnson, Dean of Instruction, Power Center Academy Middle School



From that vision came the relocation of Power Center Academy Middle School to the new site and the construction of a performing arts center. Future plans for Eden Square include affordable housing, a wellness center and a senior citizen independent living facility.

Eden Square’s growth will come from a \$40 million collaborative partnership. Regions’ participation included a \$4 million construction loan. In 2010, the city of Memphis purchased the former Marina Cove apartment complex and turned it over to the CDC.

What’s taking place is a neighborhood transformed due to community effort, according to Hillis Schild, Community Affairs Manager for Regions. “It’s about education reform here in Memphis; it’s affordable housing for families that need housing; it’s employment opportunities,” Schild says. “It’s just provided a world of opportunities for this area.”

People are taking note – of the changes and of the teamwork to get this done.

“It’s very important that we have people [from places] like Regions Bank and New Direction Christian Church and Habitat [for Humanity] and the CDC to come together,” Harris says, “because we know one organization or one entity cannot do it alone.”



**DOING
MORE
AT
SHINING LIGHTS
DAYCARE**
HOUSTON, TX



Shining Lights Daycare provides opportunities for growth to the youngest members of a community seeking hope for the next generation.





“We really believe in giving back to the community. We really believe that in our upbringing we were at a disadvantage. Now, we have some advantages going for us, so we want to make sure we uplift children.”

– Anthony Gasery, Founder of Shining Lights, Pastor of Beacon of Light Christian Center

In 45 years, Tina Frank has seen it all in her Southeast Houston neighborhood – the good, the bad and things best left in the past. But what she sees at Shining Lights Daycare Development Center is hope for society’s most vulnerable treasure: children.

“If I am at my job, it is very soothing to know my child is being taken care of,” Frank says. “That would be important to any parent, because it’s sure important to me.”

The center, founded in 2013, provides a secure space for children to learn and grow. Its success has encouraged an area looking for a better life for the youngest generation.

“We really believe in giving back to the community,” says Anthony Gasery, founder of Shining Lights and pastor of Beacon of Light Christian Center. “We really believe that in our upbringing we were at a disadvantage. Now, we have some advantages going for us, so we want to make sure we uplift children.”

Shining Lights goes beyond basic daycare, providing food and clothing services, and homework assistance. “There’s really nothing that we don’t do,” Gasery says.

The only limit to Shining Lights has been its capacity to serve. But that’s changing. Originally limited to one location and 30 children, Shining Lights is expanding and will soon be equipped to care for 69 children. Another facility will host up to 50 more.

“In this neighborhood, if you’re not given the opportunity to do better, you won’t – because, for me, having a childhood means you’re going to have an adulthood,” says Shining Lights Daycare Director Adrienne Davis. “To have a development center in this neighborhood, in this part of town, means that our future just got greater.”

To expand its reach, Shining Lights needed a partner.



“We looked for other banks we could develop relationships with,” Gasery explains. “When we searched out Regions, we found [a bank] committed to the community, committed to customers, and [one that gives] customers a fair chance.”

Ryan Colburn, Houston City President for Regions, saw a community’s promise and an organization’s commitment to making life better. “We understand the nonprofit world,” Colburn says. “Much like the for-profit world, it really starts with the ownership. We were very pleased with what we found with Shining Lights.”

For Tina Frank, whose son has Down syndrome, Shining Lights proved to be a godsend. “They did a miraculous job with my son,” Frank says. “I was so worried about how was I going to be a good mom to a child with a disability. I think [the center] is an awesome thing, and I’m proud to be a part of it.”

“All of our parents, they see us as a beacon of light, they see us as a beacon of hope, they see us as an institution that gives them far more than they anticipated,” Gasery says. “They know that when they drop off their children at our facility, this is a place where they are going to be safe, where they’re going to be cared for.”



DOING MORE

Birmingham, Alabama

The Regions Tradition is known for bringing Hall of Fame golfers to the Birmingham area to compete in a PGA TOUR Champions major each year. Since the tournament began 26 years ago, a primary focus has been the charitable impact of the tournament. Over the years, the event has generated more than \$15 million for local charities, including Children’s of Alabama, the primary beneficiary of the tournament since 2011. The benefits of the tournament for Children’s go far beyond much-needed monetary support; they provide an invaluable forum for Children’s to tell the story of its award-winning hospital. Over the past eight years, the Regions Tradition has given Children’s some \$1.5 million, which has been used in the hospital’s Impact Fund. That fund allows for the purchase of cutting-edge equipment or technology that continues the organization’s history of first-class service and innovation.

Marietta, Georgia

About 100 students from low- and moderate-income households in the Marietta area gained valuable experience in real-life budgeting at the James T. Anderson Boys & Girls Club, thanks to Regions volunteers and an eye-opening financial education exercise called Reality U. Reality U is a hands-on encounter guided by bankers with significant financial expertise that demonstrates to young people how adults balance everyday expenses such as housing, utilities, food, transportation, health care, child care and so on. Each student is randomly assigned a family status (married or single, with or without dependents), an occupation and an assumed monthly income. Then they go from station to station to weigh choices, make decisions and gradually complete a monthly budget that balances their revenues with their expenses. The program was coordinated by Communities In Schools of Marietta/Cobb County, a nonprofit organization dedicated to school dropout prevention.

DOING MORE FOR INDIANA STUDENTS

INDIANAPOLIS, IN



Nine13sports introduces students across Indiana to the freedom and benefits only a bicycle brings.



DOING MORE

Indianapolis, Indiana

For nearly 25 years, the mission of the Indiana Blind Children’s Foundation, headquartered in Indianapolis, has been to invest in children with visual impairments and serve as a philanthropic arm to the Indiana School for the Blind and Visually Impaired. Powered by board members, parents, community volunteers and Executive Director Laura Alvarado, the foundation uses its resources to invest in the school and in programs that benefit the educational experience. The foundation and school are also supported by the Regions Indiana Area team, which partners with Nine13sports to bring an interactive experience to students. And Regions sponsored the foundation’s Casino Night fundraiser and donated a bike and helmet for the event’s auction.

One program the foundation funds is Expanding Your Horizons, the state’s only weeklong, overnight camp for visually impaired children ages 10–15. The camp provides children with the chance to participate in activities that include archery, zip–lining and horseback riding. “Our kids gain confidence by experiencing these activities, and, as a parent or volunteer, you witness them conquer their fears,” Alvarado says.

The foundation also supports the annual Braille Challenge, an academic competition that attracts students from across Indiana. Last year, five students from the Indiana School for the Blind and Visually Impaired advanced to the national competition and one took first place in his age division. During the Braille Challenge, family members participate in workshops to help them understand what the students go through. Activities for sighted family members include a blindfolded cooking challenge and lessons in writing notes in Braille.

The Indiana Blind Children’s Foundation raises funds to acquire assistive technology such as the BrailleNote Touch, a tablet with a Braille keyboard, to help with the students’ education and prepare them for college and careers.



Sitting on a bike, the second-grader wears a pink outfit and a determined look.

“Riding a bike makes me a brave girl,” Kiarra says. “Here. I’ll show you.”

The bike is stationary, but the feat is unique. Through the work of Nine13sports, Kiarra and fellow students at the Indiana School for the Blind and Visually Impaired were recently introduced to the joy and freedom of pedaling. The nonprofit promotes health and wellness among school-age kids and uses technology to give an exercise outlet to many who’ve never had the opportunity before.

Tom Hanley, founder and CEO of Nine13sports, is a four-time USA Cycling National Champion. He’s also a survivor. In 2010, Hanley and 14 others were injured in a commercial vehicle crash, which killed his best friend. Hanley suffered broken vertebrae and a brain injury, ending his career as a competitive cyclist. Now, he shares his love for cycling with students.

“The bicycle is the ultimate equalizer,” Hanley says. “It allows us to take kids of all shapes, sizes, backgrounds and abilities and connect with them in a way that’s on a level playing field.”

In just five years, the Nine13sports phenomenon has exploded. At one point, Nine13sports worked with close to 10,000 students at 40 schools in a year. By the end of 2017, the program will have expanded to 40,000 students at 160 schools.

On this day, Hanley explains to students how the bikes and a simulator work. “It’s going to put you in the middle of a big video game. So all you have to do is pedal across the screen,” he tells them.

With teachers and other students urging them on, the competition kicks in. While progress toward the finish line is tracked on a screen, students receive updates and encouragement.

Jim Durst, the superintendent for the school, takes it all in with pride.

“The reality of it is, with the appropriate accommodations and opportunities, our kids can pretty much do anything their sighted counterparts can,” Durst says.

A few feet away, Kim Borges watches in amazement. The Indiana Area Marketing Manager for Regions also works with Nine13sports at other schools. But today is different.

“The message around this program is independence and about what’s possible,” Borges says. “These kids are absolutely amazing and inspiring. They’re excited about the program. They ask each week when we are coming back.”



Hanley is in the middle of it all, sharing his passion and opening a new world to the students. “Seeing them achieving that, it moves me to tears every time,” he says.

Leslie Carter-Prall, Regions Indiana Area President, says, “I’m so proud of Regions and our commitment to communities – in particular the ways we can impact lives. This is just another example of us doing more.”

Superintendent Durst feels the same sense of accomplishment.

“We’ve really been blessed with Regions Bank and their willingness to collaborate and make a difference in our school,” Durst says. “I think working and collaborating with Nine13, what we’ve witnessed is the difference it makes for kids. When you see those kids on the bicycles, it really is an equalizer.”

“The reality of it is, with the appropriate accommodations and opportunities, our kids can pretty much do anything their sighted counterparts can.”

– Jim Durst, Superintendent, Indiana School for the Blind and Visually Impaired

DOING MORE ON ADOPTION DAY

TYLER, TX



Smith County's annual Adoption Day makes bringing children and families together more than a legal proceeding.



For 16 years, family to Shana Wood meant life with just her daughter.

Then she met Jax.

“I wasn’t looking to adopt a kid at 43 years old,” Wood says. Yet her family soon expanded because she saw a young boy in need. She says she felt required as a human being, not by law, not by signing a piece of paper, to bring Jax into her family. “The boy was mine since I first saw him,” she says.

On the day of his adoption, Jax and his soon-to-be mom and sister gathered at a huge party at a Regions Bank branch in Tyler, Texas, to celebrate Adoption Day with families from across Smith County.

At this annual celebration at Regions, families share their stories and then walk the short distance to the Smith County Courthouse and enter the courtroom of Judge Carole Clark. Once everyone is settled, the district

“It’s a day of joy for the families and for the children, who are getting their forever home.”

– Judge Carole Clark, 321st District Court, Smith County, Texas



judge leaves the bench and has one family at a time join her at the front. Clark asks them to all hold hands as she finalizes the adoption. And just like that, another family has expanded.

“It’s a day of joy for the families and for the children, who are getting their forever home,” Clark says.

Last year on Smith County Adoption Day, held in November in conjunction with National Adoption Awareness Month, 15 children were welcomed into 10 new families.

In the past six years, Lloyd Brummit and his wife have fostered more than 40 children. They legally adopted two a few years ago and recently added two more.

“Smith County is a wonderful community for the kids,” Brummit says. “You’ve got Regions Bank to come in and put on a party for them. And you’ve got Judge Clark. She’ll ask you – in court – ‘Do you need anything?’ We tell her, ‘No, Judge, we don’t need nothing. All we need is some happy kids that we [can] give a happy home to.’”

Regions partners with the Smith County Young Lawyers Association every year to make certain that Adoption Day is special for each child and each new, growing family.



For Bryan Campbell, a Trust Advisor for Regions, it’s a personal moment. “I feel lucky to work at a place like Regions, where we want to do more in our community and where we are doing more in Tyler,” he says.

Dominique Royal, a specialist with the Texas Department of Family and Protective Services, knows that Adoption Day is the end of a long road for many. “I think it’s absolutely amazing,” Royal says. “I have never seen anything like Smith County – everyone coming together, everyone doing something positive and wanting to be a part of a special day.”

Campbell and Regions East Texas President Chad Cargile lead the bank’s support for Smith County Adoption Day. More widespread support comes from Texas Area President Marc Angle. Angle watches Adoption Day unfold, from the celebration at the bank to the moment children legally become a part of families they love.

“It’s a very emotional day,” he says. “Standing around and talking to these young kids, knowing they’ve been looking forward to a day like this for a long time.... I had to choke back the tears.”

DOING MORE

Tuscaloosa, Alabama

Community Works Tuscaloosa coordinates housing services and financial literacy counseling sessions to bolster the lives of low-income residents in West Tuscaloosa through economic, workforce and leadership development initiatives. “Regions believes in the mission of Community Works Tuscaloosa, and we are proud of the impact it has in our community,” says Regions Tuscaloosa City President Dan Blakley, who notes that the bank also provides funding and printed financial education curriculum materials to support the yearlong series of programs. “Regions employees have taken a lead role in our financial counseling services,” says the organization’s liaison Lucinda Coulter. “Their enthusiasm, willingness to take on projects, and sharing of perspectives and experiences have given our staff a strong boost of confidence as we [prepare to] present 24 community counseling sessions over the coming year. We are grateful to work with this great team of bankers who care about the financial health of people in underserved communities.”

St. Louis, Missouri

Regions is going green in St. Louis and taking on peers to do more to recycle. As a participant in the St. Louis Green Business Challenge, sponsored by the St. Louis Regional Chamber of Commerce and the Missouri Botanical Garden, Regions is seeing the difference a recycling program can make. “From September 2015 to May 2017, our program prevented 17.33 tons of material from going into landfills,” Regions Area President Mike Hart says. “We saved 300 trees and over 120,000 gallons of water.” While that’s an admirable accomplishment, so is the cost savings of more than \$15,000 in a year. “As a member of the Green Challenge, we want our associates, our clients and our community to know we are committed to making St. Louis a better and healthier community,” Hart says.



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DO WHAT IS RIGHT
FOCUS ON THE CUSTOMER
REACH HIGHER
ENJOY LIFE

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