



2018



Doing More TO MAKE LIFE BETTER

— Community Engagement Highlights —



Putting you first and serving our communities.

That's why we're active participants in the cities and towns where you live and work. We're doing more by serving our customers beyond the branch, because we know life is bigger than banking. By understanding the diverse needs, finances and expectations of our communities, we can create solutions to help make life better.

For over 165 years, Regions has worked alongside our customers, neighbors and community leaders to remove barriers and to create a pathway to success. This commitment to community engagement reflects our mission to make life better and create shared value for our customers, associates and the places we call home. We understand that when our communities are strong and thriving, local businesses also benefit. That's why Regions invests time and resources in programs that help our customers and neighborhoods achieve their financial goals. By helping individuals and communities succeed, we achieve our financial performance goals as well.

In 2018, building on our legacy of community support, we laid important groundwork for a purpose-led and performance-driven approach to community engagement:

Synergies. We formed the Corporate Responsibility and Community Engagement team to address local community development needs, promote inclusive economic growth and share the Regions story with our stakeholders. This team brings together the Regions Foundation, Community Affairs, Government Affairs and Economic Development, Corporate Communications, Fair and Responsible Banking, Service Quality and Regions360®. Working together, we use our expertise to address issues that matter most to our customers, associates, community partners, lawmakers and regulators. The synergies that this integrated team creates enable us to achieve our mission more effectively.

Strategic Priorities. Regions is committed to helping individuals, families and businesses overcome barriers to their financial success. We recognize that these barriers challenge the prospect of prosperity for many of our communities and customers. These challenges compel us to harness our resources to promote inclusive growth by focusing on three strategic priorities:

- Economic and Community Development
- Education and Workforce Readiness
- Financial Wellness

As individuals succeed, our communities succeed. And we want to be a true partner in those successes. So we are deploying our resources more strategically to initiatives that address these three community and customer needs. These needs also align with the skills our associates can contribute and the core values of our company.

Associate Engagement. Regions associates come to work every day motivated to meet the needs of our customers and also to help neighbors beyond the walls of our bank. Thousands of associates volunteer throughout the year to teach financial education seminars, tutor and mentor students, build and beautify affordable homes, and serve on nonprofit boards. They support over 80 local United Way agencies that help solve critical social, health and economic issues in our communities. Regions honors our associates' commitment to service by offering paid volunteer time and matching their financial gifts. We are proud to support the needs of our local neighborhoods and help members of those communities achieve their visions of a better life.

This year's Community Engagement Highlights contains powerful stories of people living in the communities we serve. We worked closely with these individuals, and each one bolstered our belief that doing more for others is bigger than banking. We hope that their stories inspire you – as they have inspired us – to make a lasting impact on your community and strive to make life better for others.



John Turner
President and Chief Executive Officer
Regions Financial Corporation



Keith Herron
Senior Executive Vice President
Corporate Responsibility and
Community Engagement
Regions Financial Corporation

Moving Our Communities Forward

Over the Past Five Years...

\$35 million donated to United Way by Regions corporate and associates

\$98 million contributed through charitable giving and sponsorships

300,000 service hours logged by 17,500 associates during What A Difference A Day Makes

\$17 billion invested in community development

60,000 volunteer hours invested in community financial wellness initiatives

380,000 seminars invested in community financial wellness initiatives

Doing More

To Promote Inclusive Growth



Economic and Community Development

Revitalize low- and moderate-income communities through programs that foster safe and affordable places to live and work. Through cross-sector collaborations with nonprofit organizations, businesses and the government, we are investing in solutions that promote sustainable growth for families and generations to come.



Education and Workforce Readiness

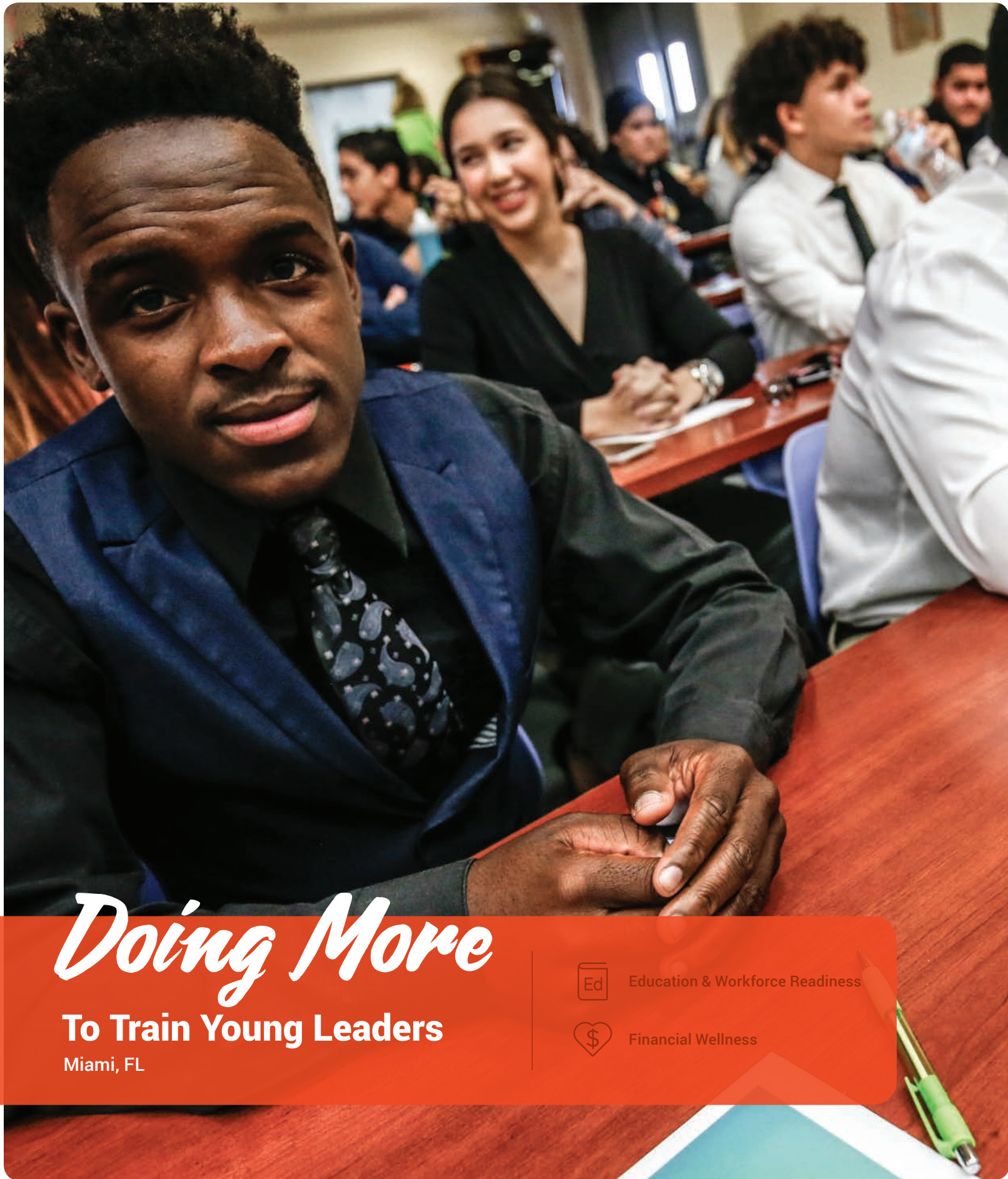
Increase access to opportunities through programs that strengthen education quality, advance teacher training and build critical skills. By bridging the skills gap and addressing systemic barriers, we are focused on preparing our youth to succeed in the modern workplace.



Financial Wellness

Help families achieve financial security through programs that teach people how to save more, spend wisely and manage credit in a productive way. From teaching financial fundamentals to elementary students to helping adults plan for retirement, we are constantly seeking innovative ways to support and create financial wellness.

Learn more at regions.doingmoretoday.com.



Doing More

To Train Young Leaders

Miami, FL



Education & Workforce Readiness



Financial Wellness



Charter school students take the lead in sharing financial basics with classmates and the community.

In Hialeah Gardens, Florida, students at Mater Academy Middle/High School have become the teachers. Jessica Concepcion and her high school classmates are learning financial concepts and spreading the word – not only to their peers, but also to their families and communities.



“It’s an incredible experience in schools across the Regions Bank footprint,” says Ryan Swift, EverFi Vice President. “We’re an education technology company, and we’ve created learning software technology that’s designed to meet today’s kids where they are.”

What separates Mater Academy from other schools is how the students have taken the lead. “We see a trickle-up effect,” Swift says, “where kids go home and talk to their mom and dad, or their grandparents, about what they learned.”

“We came up with the idea of them [Regions Financial Wellness trainers] teaching us, and us teaching other students,” Concepcion explains.

Students at the academically rigorous charter school, part of a network of Mater Academy magnet schools with campuses throughout Greater Miami, have worked with Regions Bank and EverFi, a company that offers digital financial education content to organizations nationwide. Through the face-to-face coaching and cutting-edge technology provided by these partnerships, students get a grasp on financial basics, helping them maximize their potential.

Eddie Lopez, a Regions Financial Wellness Manager, conducted “train the trainer” sessions to teach students how to deliver the Regions Next StepSM financial education curriculum. The idea is to prepare the students for long-term success. In return, the students want to help prepare others.

“Regions Bank has a deeply rooted corporate commitment to financial education, and what we’re doing with Mater Academy is going to have a long-lasting impact in our community,” says Oscar Herrera, a Regions Commercial Banker. “It’s very exciting.”



“I think most of the students responded well to what we were teaching them because they were actually learning strategies they can implement in their lives.”

Jason Pulido
Student
Mater Academy

Adds Concepcion, “I had to learn everything to the T to teach other students. And the questions students had to answer for me, I had to answer for Eddie.”

Mater student Jason Pulido says the peer-to-peer teaching has exceeded his expectations. “I think most of the students responded well to what we were teaching them because they were actually learning strategies they can implement in their lives,” he says.

“It was very rewarding to see students that we taught now flip that around and teach their peers,” Regions’ Eddie Lopez says. “But it started with EverFi’s partnership. We complemented that program with our live seminars – particularly Banking Basics for Students.”

At a recent seminar for Future Business Leaders of America, a Mater student approached Lopez with a request. The student wanted to do a case study on how Regions gives back to the community and then to share that research with fellow students as a classroom project. The presentation claimed first-place honors in the Future Business Leaders of America competition, earning a spot in the national competition in Baltimore, Maryland. The young people who became the teachers took it to another level, and the professionals who work with them couldn’t be happier.

After all, Lopez says, “these financial education courses and workshops are another way for Regions to do more for our communities.”



Doing More

Nashville, TN



Members of Alpha Kappa Alpha Sorority at Tennessee State University in Nashville held a financial education workshop for fellow students to help their peers get a jump-start on their future. Thanks to a collaboration between the university, AKA and Regions Bank, the free, interactive financial courses led by Regions Bankers were offered not only on the TSU campus, but also in neighborhoods across Nashville. The initial workshop covered all things credit, from establishing and maintaining credit to using it to start a successful business, as well as the impact credit reports have on consumers. “We are partnering with Regions to help college students in underserved communities build wealth,” TSU President Dr. Glenda Glover says. The program is poised to expand to additional campuses and communities across the nation where AKA has active chapters.

Normal, IL



Duleep Delpechitre, associate professor of marketing at Illinois State University in Normal, puts his highest-level students through the wringer with mock career days and sales pitches. “For the last five semesters,” Delpechitre says, “executives from Regions have been involved. The Regions team plays the role of disinterested vendors with stern faces and sharp-tongued responses and no time to waste. They give feedback on aspects from sales skills to career advice to fine-tuning résumés.” Team member Marianne Davis, a Regions Branch Manager in East Peoria, says, “I’m blown away by these students. They walk in dressed in suits, meeting someone they’ve never met. It makes it all more relatable.”



Doing More

To Strengthen Small Businesses

Atlanta, GA & New Orleans, LA

 Education & Workforce Readiness

 Financial Wellness



Entrepreneurs eager to grow their businesses find the expertise they need.

Yolanda Owens' one-of-a-kind business, iwi fresh, is marketed as Atlanta's first farm-to-skin spa. Once a week, Owens heads to the countryside and selects the fresh fruits and vegetables she uses to create natural skincare remedies. What brought her to Inner City Capital Connections (ICCC) Atlanta was the chance to expand on what she's started.

"I'm the first business owner in my family, so this is new for me," Owens says. "I've been learning along the way. Now I'm really looking to get some great expertise from some people that have done this, who are subject matter experts in certain areas, that can really help me take a deep dive into our business model."



Doing More

Austin, TX

PeopleFund elevates the underserved in Texas, providing loans, financial education and business solutions for small groups and organizations that typically face challenges entering the financial mainstream. The underserved, which includes veterans, women and ex-offenders, learn about access to capital, credit building and small business growth. Partnering with Regions, PeopleFund makes the journey to success more likely by providing guidance, mentoring and resources to build healthy small businesses.

PeopleFund's mission is to create economic opportunity in Texas by combining capital and education. Through close relationships with its clients, PeopleFund inspires, educates, funds and guides entrepreneurs on the path to prosperity.

Pat O'Beirne, a Commercial Banking Relationship Manager for Regions, served on the PeopleFund board. "It's been a wonderful experience to see so many small entrepreneurs start and grow small businesses and create a better life for themselves and their families," he says.

Dallas, GA

More than 300 students from five Paulding County high schools participated in the Regions-sponsored eighth annual Rising Professionals event in Dallas, Georgia. The event included presentations geared toward students planning for careers. A representative from the Paulding County Sheriff's Office spoke about the importance of connecting with the community. A United Way representative led a session on fashion in the workplace, and volunteers from a workforce agency shared interview etiquette. Regions Bank provided a financial wellness seminar on the topics of credit scores, budgeting and types of bank accounts. Students also received a headshot photo to use in a professional portfolio.



Called a "mini-MBA on steroids," ICCC has over the past several years trained 459 businesses in the South that have since raised \$277 million of capital and created close to 5,000 new jobs. In 2018, Regions sponsored ICCC events in Atlanta, Memphis and Tampa. ICCC Atlanta drew more than 100 additional entrepreneurs from the metro area and beyond, all yearning to grow their businesses through intense learning and one-on-one interactions with noted business school professors and Regions Bankers.

It's just one way Regions helps small businesses grow.

In New Orleans, TruFund Financial Services, Inc., developed "Women in Business: An EmpowHERment Program," which focuses on female entrepreneurs. TruFund works with Regions to provide financial education and support as well as business advisory services and vital growth capital to these business owners.

"We are extremely proud of the work we've been able to do within this space over the last couple years," says Kim Carter Evans, vice president and director of corporate communications for TruFund, "and we look forward to continuing to grow the program to meet the expressed business development and capital needs of this sector."

The Women in Business program has provided over 1,000 hours of business development training to female

entrepreneurs, and TruFund has deployed 377 loans totaling close to \$45 million to women-owned businesses.

After launching As You Please, a company offering personalization of items for bridal parties, athletic teams and other groups, Niva Murillo wanted to make a bigger impact, so she turned to TruFund for financial education classes. "They went over everything – how you pick your name for your company to how you make your name [appear] higher on the search engine optimization," she says.

LaShaunda Pickett-René is TruFund's business services and program development manager. Noting that women make up the fastest growing segment of entrepreneurs in the U.S., she works to make sure small business owners have a chance to succeed. "This is a huge opportunity for communities. This is a huge opportunity for families," Pickett-René says. "And this is why we do what we do."



"I'm the first business owner in my family, so this is new for me. I've been learning along the way. Now I'm looking to get great expertise from experts who can help me take a deep dive into our business model."

Yolanda Owens
Owner
iwi fresh

The parent organization of ICCC, the Initiative for a Competitive Inner City (ICIC), was established in Boston by Harvard Business School professor Dr. Michael Porter to reach underserved businesses across the nation. Regions fully embraces Porter's philosophy of shared value.

"Regions is a very successful institution," says ICIC CEO Steve Grossman. "But it's successful because they believe the concept of shared value, the concept of investing in the communities where they do business. This is just another way of investing in small business owners and creating a sustainable, small business ecosystem."

In New Orleans, TruFund's approach is more at a grass-roots level that begins with roundtable services where small business owners can ask questions. "We shape the program according to the feedback from the business owners," says Carter Evans.

Regions Bankers play a role because providing resources for economic development lifts entire communities. "That's why our bankers are so passionate about getting involved," says Graham Ralston, New Orleans Market Executive for Regions. "They see entrepreneurs with the drive, the energy, the idea and the willingness to take the risk to start a business. And a little bit of financial education and assistance from our bankers can go a very long way."





Doing More

To Ensure Accessibility

Jacksonville, FL



Economic & Community Development



Young leaders speak out for those with disabilities, calling for accessibility and opportunity.

In 1990, Congress passed the Americans with Disabilities Act, which provided groundbreaking civil rights protections. Since then, a generation has passed, and a new generation is ready for its collective voice to be heard. That's why members of the Youth Advisory Council of the Centers for Independent Living in Jacksonville boarded a bus for a trip to the Florida Capitol in Tallahassee.



They share a common bond and unified quest to make a difference. Some members of the Youth Advisory Council were giddy with excitement. Others were nervous about the task ahead, which included meeting with state political heavyweights.

Council member Jose Morales was primed for the moment.

“The Youth Advisory Council is a representation of youth with disabilities who are there to represent our peers, advocate for awareness, for opportunities – whether it’s employment or accessibility,” he explains.

State Sen. Aaron Bean, who represents Jacksonville, came away impressed. “They felt right at home with other senators and state representatives,” Bean says. “They had a duty. They had a mission to let everyone know they were there and their voice mattered.”

The day resulted in candid conversation and hope for the future.

It’s a first step, a vital step, and one Regions helped bring to fruition. Yet something else from this day might have just as big an impact: A new generation is finding its voice.

“We have a lot of people who were there for the signing of the Americans with Disabilities Act. It’s our responsibility to help keep that torch alive and pass it to the next generation,” says Tyler Lasher Morris, the



Executive Director of the center. Morris points to support and participation from Regions that made the day in Tallahassee happen.

“Regions helped provide visibility and a voice to so many in our communities,” says Alicia Somers, a Regions Financial Wellness Manager in Jacksonville. “By funding the council and their advocacy trip to Tallahassee, Regions helped these young people share their voice and speak for things they need to make their lives better.”

“What was great for me was that I got to step back and these kids did all the work,” Morris says. “They knew their speaking points. They knew how to address the representatives and senators. It was natural for them.”

Zelina Rodriguez, a member of the Youth Advisory Council, says, “There are a lot of people who don’t really advocate for themselves. So it’s important for us to get the word out there that it’s OK to advocate for yourself.”

“We have a lot of people who were there for the signing of the Americans with Disabilities Act. It’s our responsibility to help keep that torch alive and pass it to the next generation.”

Tyler Lasher Morris
Executive Director
Independent Living Resource Center



Just as the Americans with Disabilities Act provided new opportunities for those with disabilities, a new generation is ensuring it is heard loud and clear too.

“We are changing the perception of disability one person at a time, whether it be the person within themselves or us trying to access services and allowing the kids to find their voice,” says Angie Miller, the Youth Advisory Council facilitator.

Doing More

Ellisville, MO



Regions associates at the branch office in Ellisville, Missouri, (near St. Louis) teamed up with the Pujols Family Foundation to design a financial wellness program tailored to the needs of people with Down syndrome as well as to their families and caregivers. In the process, they also developed a passion for working with families in the Down syndrome community. Attendees appreciated the presentations and take-home materials and actively engaged in discussions and role-playing opportunities. Following the final session, the students “graduated” and received certificates of completion. Thrilled with the bank’s service, the Pujols Family Foundation has asked Regions to offer this series twice a year for its clients with Down syndrome.

Knoxville, TN



Bank On East Tennessee is a group in Knoxville whose purpose is to connect the unbanked and underbanked with financial education and affordable checking and savings accounts. Bank On East Tennessee partners include Regions and other financial institutions, local city and county governments, and community groups and leaders. Chris Parrott, Financial Wellness Relationship Manager with Regions, is the chair of the group and has been actively involved with getting the program up and running over the past 18 months. About 7 percent of U.S. households are unbanked, and about 20 percent are underbanked. “That means that around 33.5 million American households do not have access to the financial services and security that they need,” Parrott explains. “As a result, these Americans turn to check cashers, payday lenders and pawn shops that charge exorbitant fees and interest rates. Bank On works to fix this problem.”



Doing More

To Inspire a New Generation

Atlanta, GA

Financial Wellness

Economic & Community Development

A learning center works to reduce youth crime by revealing the promise in Atlanta's young residents.



When someone arrives at Atlanta's At-Promise Youth and Community Center, Tashumbi "T.J." Jones volunteers to provide a tour. "I like coming in here because it's somewhere to get away from the street," Jones says. "I've been on the street, and I want to stay out of trouble."

That's just one reason At-Promise, a state-of-the-art learning and community facility, was created. Located on historic English Avenue in Atlanta's Westside community, it is the cornerstone of the Atlanta Police Foundation's initiative to reduce youth crime.



Doing More

Miami, FL



Regions and the Early Learning Coalition of Miami-Dade and Monroe counties launched a series of financial seminars for parents of Early Head Start children in 27 centers throughout Miami-Dade County. The program provides child development and family support services to low-income families. One program requirement is that families attend regularly scheduled parent meetings where Regions conducts financial seminars. These typically take place in the afternoon as parents arrive to pick up their children. Parents leave the seminars with a budgeting template, instructions for obtaining and reading credit reports, and knowledge of how their credit score is calculated. They also receive information about IRS Volunteer Income Tax Assistance sites in their communities where they can get help completing tax forms at no cost. The financial seminars are coordinated with a family advocate (an Early Learning Coalition staff member) who is a resource for families.

Houston, TX



Regions maintains a long-standing relationship with the Cenikor Foundation, a private, nonprofit, behavioral health organization based in Houston that provides long- and short-term residential services for adults and adolescents struggling with addiction. The foundation's adult long-term inpatient treatment programs are designed for those who are physically ready, mentally capable and willing to participate in all aspects of the recovery program, including education and workforce development. The programs use peer influence and clinical counseling to help clients change attitudes, behaviors and perceptions associated with substance abuse disorders. Regions associate Scott J. Jones has served on Cenikor's board of directors for over 15 years and chaired its fundraising efforts for the past five. Other Regions associates are active in providing advice, guidance and education to residents, teaching them financial concepts and skills they need to be self-sufficient.



A favorite program of Atlanta Police Chief Erika Shields, the center has become a bridge between the community and law enforcement to help "at-promise" – not at-risk – youths reach their full potential.

"Instead of locking youths up for minor infractions and starting them in that criminal justice cycle, Atlanta police officers are able to bring youth directly here," Aaron Nicholson, Director of Youth Programs for the Atlanta Police Foundation, says. "Those who've committed nonviolent offenses get that real-time, wraparound service they need."

Originally intended to serve 150 young Atlantans ages 12 to 24, the program now has 377 clients. Participants are assessed and connected with partners that focus on everything from anger management to addiction counseling and financial education. "We place them where their needs are met," Nicholson says. "That's being proactive instead of reactive."

Regions Bank is one of those partners focusing on financial education.

"This neighborhood has been one that's historically been forgotten," Regions Financial Education Manager Cecilia Bailey says. "A center like this addresses some basic needs."

Bailey teaches classes with Tiffany Kirk, an Atlanta-based community development specialist for Regions. Together, they see the impact of the program. "We teach them financial education and share enthusiastically with them what they can be and what they can have by making the right choices."

T.J. Jones says he was affected by participating in a class on real-world economics. "First, they taught us how to manage our money. They'd say, 'You've got a spouse, three kids, and you've got to pay for day care and a car. How are you going to manage your money?'"



"This neighborhood has been one that's historically been forgotten. A center like this addresses some basic needs."

Cecilia Bailey
Financial Education Manager
Regions Bank

For Jones, the lessons he receives go beyond finances and straight to adulthood. "I want to be something to my kids that I never had: That was a father – not a daddy, a father," he adds.

Atlanta police officers create relationships through mentoring. They come to At-Promise for dinner, eating side by side with the participants and creating a genuine bond.

Getting to these young people early, "when they've made that first mistake," is crucial says Atlanta Police Foundation CEO Dave Wilkinson. "[When] they walk out with a GED, a job, help for their family, it's a game changer for this city," Wilkinson says. "So we're proud to be part of it, and we're proud Regions Bank is our partner."

Likewise, Regions finds its role gratifying, according to Bill Linginfelter, a Regions Commercial Banking regional executive. "The children who participate and the families who are part of At-Promise are able to do things in a constructive, productive, safe atmosphere. It's a great example of partnership between nonprofit, private enterprise, law enforcement and city government," he says. "We're really proud to be a part of it."



Doing More To Make a Difference

An essential part of our mission to make life better is our volunteer initiative, What A Difference A Day Makes. This program allows associates to take one paid day off each year to do volunteer work. "Being empowered to spend a workday to assist civic causes is very rewarding," says Ben Morgan, a Regions associate and volunteer event organizer. Hundreds of volunteer activities took place in more than a dozen states. From serving meals to building homes and participating in cancer awareness events, Regions associates embraced opportunities to make a difference in their communities beyond the branch.



**We believe our commitment
to *doing more* to promote
inclusive growth begins
with our company mission
to make life better.**

To find out more and to view videos
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