



MAKING LIFE BETTER

COMMUNITY ENGAGEMENT REPORT 2019



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ABOUT THIS REPORT

At Regions, we strive every day to make life better for our customers, our associates and the communities we call home. This annual *Community Engagement Report* reflects how Regions, our associates and the Regions Foundation work together with our customers, neighbors and community leaders to help reduce barriers to success and help people and businesses achieve their financial goals.

In this report, you will read how we:

- Invested our social, intellectual, reputational and financial capital to promote inclusive growth in our communities
- Strengthened our customer experience through a culture focused on gaining deeper understanding of the unique needs of our customers and responding with solutions that make banking easier and help them move their lives forward
- Engaged our associates to contribute their time, talent and resources to help our neighbors beyond the walls of the bank

Regions engages its communities to Make Life Better. Because for us, it is bigger than banking.



Achieving our vision requires us to create value for customers, associates and the communities where we work and live. For our customers, we will take the time to understand their financial goals and we will offer them the best products and services to help them be successful. We understand that the success of our business will always be about people, and that's why we're committed to hiring the best talent in the industry and giving them opportunities to grow and develop in their careers. And, we understand that we can only be as strong as the communities we serve.

Regions values trust, integrity, and respect and operates with a mission to make life better through these key areas:

Community Investments

- **Corporate Contributions and Sponsorships.** In 2018, Regions identified three strategic priorities to guide our community investing: Economic and Community Development, Education and Workforce Readiness, and Financial Wellness. In 2019, we advanced the framework of these priorities. Regions Bank and the Regions Foundation contributed \$17.4 million to our national and local partners to help support communities and philanthropic efforts. We brought together multiple internal and external stakeholders and identified metrics to help us measure the short- and long-term outcomes of our investments. Going forward, these metrics will help us strategically fund projects that address the primary needs of our communities and promote inclusive growth in our regions.
- **Community Development.** We value the financial health of our communities and remain committed to strengthening underserved areas and populations that often face greater barriers to financial success. We invested \$3.14 billion in community development initiatives designed to benefit low- and moderate-income residents and communities, promote small business and small farm development, and revitalize distressed and underserved areas.
- **Regions Foundation.** After two significant investments from the bank in 2017 and 2018, the Regions Foundation, with its \$100 million endowment, was restructured in 2019 with a renewed sense of purpose in funding innovative approaches and collaborations. The foundation awarded 28 grants across our footprint with a focus on promoting inclusive economic prosperity.

Thought Leadership

- Regions leveraged our social and intellectual capital to promote multi-stakeholder collaborations. From hosting education and workforce development gatherings in St. Louis, Missouri, and Huntsville, Alabama, to providing technical and strategic planning expertise to our community partners, we worked together to develop sustainable solutions.

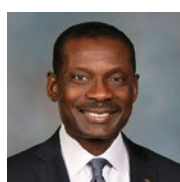
Associate Engagement

- Regions associates are motivated to meet the needs of customers and help neighbors beyond our walls. In 2019, associates logged more than 88,000 community service hours.
- Each month, we celebrate the outstanding contributions of an associate with our Better Life Award, which recognizes those who live the Regions values and make life better for our customers and communities.
- We take pride in our corporate culture, which allows us to continue to exceed customer and shareholder expectations and support community needs. In 2019, Regions was certified by Great Place to Work and received the Gallup Great Workplace Award for the fifth consecutive year. Our nearly 20,000 associates work hard each day to cultivate and preserve that culture.

The stories in this report highlight our shared accomplishments with community partners and associates. There is much more to be done, and we look forward to partnering with you to meet the challenge. Let's continue to make life better together.



John Turner
President and Chief Executive Officer
Regions Financial Corporation



Leroy Abrahams
Executive Vice President, Head of Community Affairs
Regions Financial Corporation
President, Regions Foundation

ABOUT REGIONS

REGIONS FINANCIAL CORPORATION IS ONE OF THE NATION'S LARGEST FULL-SERVICE PROVIDERS OF CONSUMER AND COMMERCIAL BANKING, WEALTH MANAGEMENT, AND MORTGAGE PRODUCTS AND SERVICES. REGIONS SERVES CUSTOMERS ACROSS THE SOUTH, MIDWEST AND TEXAS.



OUR VALUES

- Put people first
- Do what is right
- Focus on your customer
- Reach higher
- Enjoy life

OUR MISSION

To achieve superior economic value for our shareholders over time by making life better for our customers, our associates, and our communities and creating shared value as we help them meet their financial goals and aspirations. We do this by providing competitive financial products, excellent service and trusted financial advice.

OUR VISION

Regions aims to be the premier regional financial institution in America through being deeply embedded in our communities, operating as one team with the highest integrity, providing unique and extraordinary service to all our customers, and offering an unparalleled opportunity for professional growth of our associates.



REGIONS STRATEGIC PRIORITIES

CORPORATE PROFILE

\$126 BILLION total assets

\$83 BILLION full-year average loans

\$94 BILLION full-year average deposits

19,969 full-time equivalent associates

2,028 ATMs

1,428 branches

4.8 MILLION customers

All data is as of December 31, 2019.

RECENT INDUSTRY RECOGNITION

COMMUNITIES



- Named in *Barron's* 2019 ranking of the 100 Most Sustainable Companies
- Listed among *The Wall Street Journal's* Top 250 Best-Managed Companies
- Ranked 147th in *Newsweek's* listing of America's Most Responsible Companies
- Included in JUST Capital's index and ETF ranking (out of 47 banks)
- Placed seventh out of 47 banks in the 3BL Best Corporate Citizens list
- Named a constituent of the FTSE4Good Index Series for strong environmental, social and governance practices

CUSTOMERS



- Recognized with Javelin Leader Awards in Online Banking and Mobile Banking for 2019
- Ranked 11th out of 260 companies in Forrester's 2019 U.S. CX Index™ survey, for customer experience and loyalty
- Received the Market Force Information 2019 Customer Experience Leadership Award, Large Retail Banking Segment
- Named 2018-2019 Highest Rated Traditional Bank in Customer Experience+ for Top 10 U.S. Retail Banks
- Won 10 Greenwich Excellence Awards and three Greenwich Brand Awards

ASSOCIATES



- Named a 2019 Great Place to Work-Certified™ Company (fifth consecutive year)
- Distinguished as a Best Place to Work for LGBTQ Equality by earning a 100 on the Human Rights Campaign Foundation's 2020 Corporate Equality Index
- Recognized by 2020 Women on Boards for having 20% or more gender diversity on our board (fourth consecutive year)
- Listed in *Forbes* magazine's top 250 Best Employers for Diversity

COMMUNITY ENGAGEMENT HIGHLIGHTS

\$3.14 BILLION in community development
 \$831.8 MILLION in CRA-qualified lending
 \$532.1 MILLION in CRA-qualified investments*
 \$9.4 MILLION in CRA-qualified contributions
 \$1.77 BILLION in small business and small farm lending

\$5.7 BILLION in home mortgage lending
 \$684 MILLION to low- and moderate-income borrowers

\$17.4 MILLION in philanthropic and community giving by Regions Bank and the Regions Foundation
 \$8.8 MILLION in grants and contributions by Regions Bank and the Regions Foundation
 \$8.6 MILLION in corporate sponsorships by Regions Bank

\$5.4 MILLION donated to more than 150 United Way chapters in 15 states by Regions Bank and our associates

\$4.1 MILLION in support of local chambers of commerce and civic organizations

1.3 MILLION people received financial education from Regions

164,000 in-person financial wellness workshops led by Regions associates

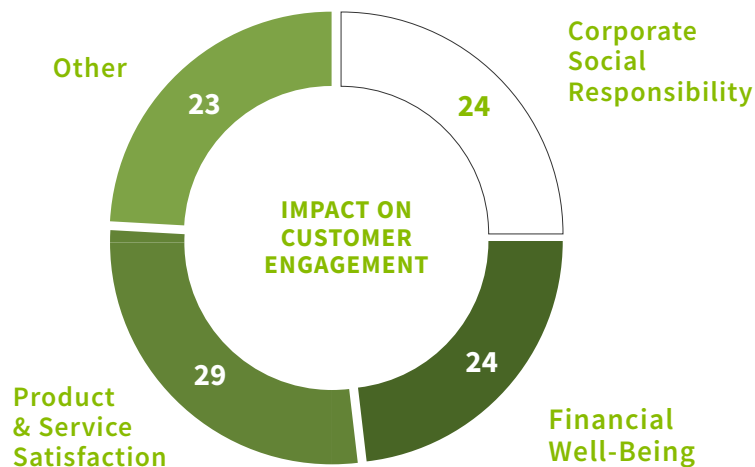
88,000 community service hours logged by our associates to make life better in our neighborhoods

All data is as of December 31, 2019.

*CRA-qualified investments include support for affordable housing developments through Low-Income Housing Tax Credits, Community Development Financial Institutions, Small Business Investment Companies, Qualified Zone Academy Bonds and the purchase of mortgage-backed securities.

DRIVES CUSTOMER ENGAGEMENT AND LOYALTY

As customers look to engage or remain with a bank, corporate social responsibility has roughly equal impact in their decision-making as core product and service satisfaction, and how they perceive the bank improves their financial well-being.



90%

of branch customers who strongly agree that “Regions makes a positive impact in your community” are **loyal to Regions**.

And the loyalty penalty is high when customers are unable to see Regions is contributing locally.

Source: Gallup survey of nearly 250,000 Regions branch customers conducted in 2019.

Source: 2018 Gallup U.S. Retail Banking Industry Study.

INVESTING IN OUR COMMUNITIES

REGIONS AND THE REGIONS FOUNDATION ARE COMMITTED TO MAKING LIFE BETTER BY HELPING PEOPLE, BUSINESSES AND COMMUNITIES ACHIEVE THEIR FINANCIAL GOALS AS THEY:

- **DEVELOP AND SHARPEN THEIR SKILLS**
- **DESIGN AND BUILD THEIR FUTURE**
- **CREATE AND GROW THEIR COMPANIES**
- **STRENGTHEN AND IMPROVE THEIR NEIGHBORHOODS**



Building on our legacy of community support for over 165 years, we remain committed to the communities we serve. Your home is our home; your success is our success. This shared value approach to community investment motivates us to always be thoughtful and intentional so that we may prosper together. To do this, we focus our investments on three community strategic priorities that align with our shared value vision:

ECONOMIC & COMMUNITY DEVELOPMENT

Economic prosperity through:

Affordable housing | Job creation | Small business development
Homebuyer education and retention | Neighborhood revitalization and stabilization



EDUCATION & WORKFORCE READINESS

Career prosperity through:

Student competency and skill-building | College and career readiness
Educational access and success | Credentials and employment
Educator training and resources



FINANCIAL WELLNESS

Financial prosperity through:

Financial education to youths, adults and vulnerable populations
Financial planning tools and resources | Integrated asset-building



Guided by these priorities, we work with trusted partners to better understand the diverse needs of our local communities. We then invest in outcomes-based solutions aimed at achieving inclusive economic, career and financial prosperity.

Through our investments and partnerships with nonprofit organizations, local businesses, governments and service agencies, Regions and the Regions Foundation are honored to be active leaders in helping more members of our communities benefit from the rewards of a growing economy.

MAKING LIFE BETTER BY HELPING PEOPLE DEVELOP AND SHARPEN THEIR SKILLS

Regions and the Regions Foundation are committed to helping people be successful and self-sufficient, wherever they are in life's journey. By investing in programs that produce clear results, we help them learn new skills, further their education and build strong careers. From building skills in areas like leadership, critical thinking, communication and technology, to increasing access to job training and advanced credentialing, we focus on helping prepare youths and adults for jobs in rewarding occupations. Here are some examples.

STRENGTHENED STUDENT COMPETENCY AND 21ST CENTURY SKILL DEVELOPMENT



Student scholarships, mentoring and financial literacy courses for **Academy Prep** supported middle school students in underserved areas in Tampa, St. Petersburg and Lakeland, Florida.

[Learn More](#)



A Regions Foundation grant to **Pellissippi State Community College** in East Tennessee kickstarted the development of two critical centers at the school – one for math and science and the other for workforce development. [Learn More](#)



Sponsorship of the **Student Bank Board** project at two schools in northwestern Arkansas helped students build problem-solving, decision-making and leadership skills. [Learn More](#)



Support of the 10th annual **Regions Rising Professionals Work-Based Learning Employability Skills Seminar** taught students soft skills to help ensure competitive résumés and good jobs.

[Learn More](#)

EXPANDED ACCESS TO WORKFORCE READINESS TRAINING AND EMPLOYMENT CERTIFICATIONS



Financial support helped **Jeremiah's Hope Academy** in Birmingham, Alabama, provide post-secondary certificate training in the healthcare industry. With a 94% national exam pass rate and 160 graduates per year, these graduates have a clear path toward jobs in the healthcare industry. [Learn More](#)



Support for **Generation** in Dallas, Atlanta, Jacksonville and Miami helped 581 individuals enroll in training and certification classes, with an 84% graduation rate and credentials in IT, customer care, cloud support engineering, administrative medical assistant and hospitality. Graduates had a 74% six-month job retention rate after graduation. In addition to funding, Regions associates provided financial wellness workshops, clothing drives, mock interviews and mentorship throughout the program.



Mock interviews for blind or visually impaired students in Indianapolis' **Student Training Employment Program** assisted them in developing and practicing valuable job search skills.

DELIVERED FINANCIAL EDUCATION AND PROMOTED POSITIVE FINANCIAL HABITS



The Regions Next Step Financial Scholars Debate at **Richland High School** in Jackson, Mississippi, allowed 20 juniors and seniors to share knowledge they gained with over 100 of their peers as they debated critical topics such as student loans, selecting a college major and renting versus buying a home.

[Learn More](#)

Our financial investment enabled 62,000 learning hours of online **EverFi** financial education modules to over 17,000 high school students, 65% of whom are in low- to moderate-income communities. Since 2011, our EverFi partnership has helped reach nearly 250,000 learners across our footprint.

Financial education seminars and mentoring was provided to high school students and their parents at the **Antioch Educational Center** at the beginning, middle and end of its summer program in South Carolina's Hampton and Jasper counties. Our involvement throughout the term helped highlight and reinforce learning presented during the Summer Youth Workers' Program and the Scholars' Program.

Almost 4,500 volunteer hours spent teaching **Junior Achievement** curriculum helped students be work ready, gain financial literacy and build entrepreneurial skills. [Learn More](#)



Investment in financial education programs for college students across our footprint served to equip them with knowledge and resources needed to navigate financial decisions while in college and upon graduation. Partners included:

- **The University of Alabama at Birmingham** – The Regions Institute for Financial Education provided 131 financial education classes for 2,720 students and adults. [Learn More](#)
- **EverFi Transit** – 8,800 college students in 11 colleges and universities participated in this financial education course, with students demonstrating a 24% increase in their financial knowledge after the course.

Financial education workshops for parents and caregivers of low-income students were offered through programs like **GEAR UP Birmingham** and **GEAR UP Alabama**, which empower students to pursue a college education, and **Excite All Stars – New Orleans**, which works to help students maximize their potential.

MAKING LIFE BETTER BY HELPING PEOPLE DESIGN AND BUILD THEIR FUTURE

Regions and the Regions Foundation are committed to helping people plan for a sustainable future for themselves and their families. The transition from youth to adulthood requires making decisions that will have lifelong impact: Where should I live? Should I buy or rent? Is my credit healthy? How do I build assets? We are there during this critical period, with customer solutions and community development partnerships that help make the future bright. Here are examples of how Regions and the Regions Foundation have invested in programs that have helped provide people with the necessary tools, resources and support to work toward their goals.

PROMOTED EQUITABLE ACCESS TO POST-SECONDARY EDUCATION



Academic scholarships for high school and college students helped reduce barriers to attending college and increased the chance of graduation, regardless of family background, income situation or ZIP code. Programs supported include:

- Annual Regions Riding Forward Scholarship Essay Contest, which celebrates Black History Month and which has awarded over \$1 million since its inception [Learn More](#)
- Scholarships for children/legal dependents of full-time Regions associates
- Scholarship fund for Miami Dade College, where 65% of students are from low-income households and 43% live below the poverty line [Learn More](#)



Technical assistance, loan assistance and financial support to the **Greater Greenville Housing and Revitalization Association** in Greenville, Mississippi, allowed the group to create The Reserves of Gray Park, a 42-unit affordable housing facility, the largest to be built in Greenville in more than 30 years. With efficiency and safety in mind, this development provides a state-of-the-art housing option at an affordable price. [Learn More](#)

INCREASED OPTIONS FOR SAFE AND AFFORDABLE HOUSING



Regions Affordable Housing (RAH) financed the construction of income- and rent-restricted apartment properties and provided institutions with tax credit investment opportunities. As one of the nation's largest participants in affordable housing finance through the Low-Income Housing Tax Credit (LIHTC) program, Regions works year-round to identify developments worth supporting, such as an apartment complex for seniors in Lindale, Texas. [Learn More](#)



Homeownership education was provided to first-time, low- or moderate-income buyers through community partners such as **Community Action Partnership Huntsville/Madison and Limestone Counties** in Alabama ([Learn More](#)) and **Home by Hand** in New Orleans ([Learn More](#)).

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RAH established a \$104 million tax credit equity fund, which will be used to invest in 12 affordable housing properties financed through the LIHTC program, geographically diversified across 10 states including Indiana, Texas, Louisiana, Arkansas, South Carolina, Georgia and Alabama. The fund will provide over 1,000 units of affordable housing to those areas most in need. [Learn More](#)

EQUIPPED PEOPLE WITH TOOLS TO PROMOTE HEALTHY FINANCIAL PLANNING AND DECISION-MAKING



Innovative digital financial education to help build knowledge that assists in making sound financial decisions is available 24/7 through Regions Next Step, our financial education program accessible through our online Financial Learning Center. In 2019, Regions taught 164,000 financial wellness classes in communities throughout our footprint and helped 1.3 million people better understand their finances. [Learn More](#)



Regions associates invested 20,000 financial education service hours in 2019. Some examples of this training include:

- Financial education and planning classes delivered to Atlanta Police Academy trainees to assist in their transition to professional employment and help them start off on the right financial footing
- Instruction for employees of **Stribling Equipment** in Jackson, Mississippi, on healthy financial decision-making to enhance their financial skills and better position them to achieve their goals [Learn More](#)
- Education for returning citizens of Atlanta's Metro Reentry Facility program in the financial skills they would need as they transitioned back into the community



Regions' ongoing support of **Operation HOPE – HOPE Inside** enabled 16,202 clients to receive counseling and education in issues like credit, disaster recovery, homeownership, small business development and the earned income tax credit. The financial impact for these clients, 87% of whom were considered low-to-moderate income, was significant. They saw an average credit score improvement of 31 points, an average debt reduction of \$2,195 and an average increase of savings of \$498.

MAKING LIFE BETTER BY HELPING BUSINESSES CREATE AND GROW THEIR COMPANIES

Small businesses represent the majority of employer firms in the nation and account for the majority of new jobs created each year. They are incubators for innovation and improvement. Regions and the Regions Foundation are committed to helping entrepreneurs become business owners and helping current business owners expand and thrive. With access to capital, training, tools and resources, small businesses become an economic engine for community growth. We are committed to finding ways to ensure that women and minorities have access to these same building blocks, and to promote diversity of entrepreneurs, the supply chain and the small business community. Regions and the Regions Foundation invested in programs that supported businesses with varying needs and stages of growth.

ADVANCED DIVERSITY AMONG SMALL BUSINESS OWNERS



Our funding and volunteer support of **Junior Achievement (JA)** across our footprint provided experiential learning and entrepreneurial experience.

- **JA Business Challenge** in Birmingham, Alabama, created opportunities for high school students to present business pitches they had spent a term preparing based on concepts learned through JA.
- **JA Biztown** in Charlotte, North Carolina, let elementary school students put business practices they learned through JA programming to work and become CEOs, bankers, politicians and reporters in a mock town with storefronts that included a Regions Bank. [Learn More](#)
- **JA Finance Park** in Nashville, Tennessee, provided high school students with training and experience in developing personal budgets.

Technical assistance, volunteers and financial support provided to the **Central Florida Disability Chamber of Commerce Veterans Business Initiative** helped veterans and their spouses become successful business owners in Orlando.



Financial support of the **Young Entrepreneurs Academy of Baton Rouge** helped middle and high school students generate ideas, develop business plans and prepare a business pitch for presentation to investors.

[Learn More](#)



Financing provided to our community partner **TruFund** helped make available its EmpowHERment Program that focuses on the distinct needs of female entrepreneurs in New Orleans. To date, the program has provided more than 1,000 hours of business development training to female entrepreneurs and has deployed 377 loans totaling more than \$44 million to women-owned businesses.

[Learn More](#)

PROVIDED TOOLS, TRAINING AND RESOURCES TO PROMOTE SMALL BUSINESS DEVELOPMENT AND GROWTH



Sponsoring entrepreneurship training in partnership with **The Idea Village**, a nonprofit organization in New Orleans, helped promote innovation and growth in small business development. Funding supported monthly content on leadership development, networking and educational workshops on topics such as digital marketing and advertising, human resources, finance and investor readiness. [Learn More](#)



The Regions Foundation is a signature funder of Emory University's **Start:ME** program, a free, intensive 14-session training curriculum designed to nurture and strengthen 50 promising companies in three underrepresented Atlanta neighborhoods. There will be six cohorts over two years, with the first cohort being 74% women-led and 86% led by people of color. These entrepreneurs will be connected to the business know-how, networks and capital needed to build and develop local sustainable communities. [Learn More](#)

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 Fraud-prevention insights are provided online with 24/7 access, because fraud attempts are an ever-present threat. [Learn More](#)

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 A series of Regions-hosted fraud-prevention training events in Florida, which leads the nation in reports of fraud, helped companies learn how to protect themselves. [Learn More](#)



Regions partnered with the **Initiative for a Competitive Inner City** to bring Inner City Capital Connections (ICCC) back to St. Louis three years after hosting the first event in 2016. The program, known as “an MBA in a day,” provides business knowledge to help propel business owners to the next level of success. Entrepreneurs from the 2016 event experienced 91% revenue growth on average, creating 170 jobs and raising \$13.5 million in capital. [Learn More](#)

- Since attending the 2016 ICCC in St. Louis, Freddie and Deborah James, owners of Freddie Lee’s Gourmet Sauces, have doubled their retail distribution, opened their own manufacturing site and expanded their employee base. [Learn More](#)
- Julius B. Anthony, president of St. Louis Black Authors of Children’s Literature, attended the 2019 event because his organization is on the cusp of significant growth. He intends to open eight literacy labs within schools and community centers that serve children in pre-kindergarten through third grade. The goal is to increase reading proficiency while reading books with characters with whom children can identify. ICCC offered Anthony training on strategic positioning, which he will use to be more intentional in his business plan. [Learn More](#)



Reflecting our commitment to inclusive prosperity, Regions sponsored the inaugural pre-summit for the Small Business Matters Summit at the 2019 National Urban League Conference in Indianapolis. In addition, Regions associates served as active participants and leaders in discussions aimed at fostering sustainable growth in more communities. The program was such a success that it will be added to the annual conference.

MAKING LIFE BETTER BY HELPING COMMUNITIES STRENGTHEN AND IMPROVE THEIR NEIGHBORHOODS

Regions and the Regions Foundation are committed to helping build thriving and dynamic communities for everyone. A stable, revitalized neighborhood provides the foundation for individuals, families and businesses to grow and develop. From infrastructure support to business development, disaster recovery to safety and protection, community health drives business. Where our communities have needs, you will find us, partnering with our time, talent and treasure to make life better. Here are some examples of how Regions and the Regions Foundation have invested in programs that support individuals and neighborhoods to create a strong and healthy place to call home.

FOSTERED SAFE NEIGHBORHOODS THAT CARE FOR ONE ANOTHER



Partnering with **At-Promise** and the **Atlanta Police Foundation** to sponsor the 2019 Field Day event brought together over 900 youths, volunteers and law enforcement officers. Participants competed in various athletic events, helping foster trust between youths, police officers and community residents. Approximately 40 Regions associates and their families helped volunteer to make the event a success.

Funding, volunteers and board leadership from Regions helped **Acre of Hope** in Jonesboro, Arkansas, collect over 300 pounds of donated crops and other donations from local farmers. In addition, Regions associates helped **Marcella's Kitchen** fulfill its mission of serving over 100 meals a day to the hungry in Benton, Kentucky, as well as provide bags of food for diners to take home. [Learn More](#)

Funding to **The Hub Urban Ministries** in Shreveport, Louisiana, enabled the organization to purchase a second building to assist victims of human trafficking in their recovery efforts. Half of the building will house a coffee company that will provide training and employment to those in the program. Internally, Regions contracted with **Hope for Justice** to train hundreds of Regions associates in how to spot human trafficking victims and participants. [Learn More](#)

EXPEDITED DISASTER AND RELIEF RECOVERY



A disaster can strike anywhere, anytime. It is the great equalizer – no one is spared. A community that suffers a disaster is at risk of losing population, schools, businesses and revenue. It is imperative to recover as soon as possible. We have seen the best come out of these worst-case scenarios time and again, with neighbors helping neighbors recover. Regions and the Regions Foundation have stepped up in these moments through investments, loans, technical assistance and flexible banking. It is what neighbors do.

- Tornado recovery in Alabama [Learn More](#)
- Tornado recovery in Missouri [Learn More](#)
- Flood recovery in Arkansas [Learn More](#)
- Hurricane recovery in Florida [Learn More](#)
- Flood recovery in Louisiana [Learn More](#)

INCREASED INVESTMENT IN HIGH-NEED COMMUNITIES



A gift from the Regions Foundation helped the **National Museum of African American Music** join the scene in Nashville, Tennessee, preserve music traditions and celebrate the influence of African Americans on modern American music. This new museum will integrate history and interactive technology to bring musical heroes from the past into the present. [Learn More](#)

The Regions Foundation's financial contribution helped position **Opportunity Alabama**, a newly established nonprofit, to build an ecosystem to maximize Opportunity Zone investments in the state by driving capital into distressed communities.



Technical assistance and board leadership provided by Regions associates helped **Main Street Alabama** revitalize the downtown area of Gadsden. In recent years, downtown business occupancy has risen from 60% to 90%, with public dollars and private investment changing the landscape of the small town. [Learn More](#)

STRENGTHENED CAPABILITIES OF PARTNERS REVITALIZING THEIR COMMUNITIES



Technical guidance, board oversight, volunteers, financial education and/or financial support from Regions helped these community partners level the playing field and promote inclusive prosperity:

- The **Complete Communities initiative** in Houston, Texas, which focuses on housing, micro-lending, homeownership, job skills, scholarships and economic development. [Learn More](#)
- **The Foundry** in Bessemer, Alabama, which serves men and women recovering from addiction, many of whom are also transitioning from prison back into society. Services include transitional housing, a substance abuse recovery center, an auto repair center that is also a job-training site, a food pantry, thrift stores, medical and dental clinics, a worship center and a community outreach center.

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 Convenings that brought together key stakeholders served to facilitate new ideas and partnerships.

- **St. Louis, Missouri** – Regions hosted its Fourth Annual Convening, bringing together members of government and nonprofit sectors to discuss collaboration and partnership. This year’s convening resulted in a \$25,000 Regions grant to community partners **University of Missouri–St. Louis** and **The SoulFisher Ministries**, working together to enhance job opportunities for justice-involved people in the community.
- **St. Petersburg, Florida** – Regions partnered with the city and the **St. Petersburg Area Chamber of Commerce** in “Grow Smarter,” a collective impact initiative focused on education and training, housing and entrepreneurial growth.
- **Huntsville, Alabama** – In a multi-sector workforce development forum hosted by Regions, participants brainstormed about how to ensure the local workforce is trained, prepared and ready to succeed in the jobs of tomorrow. [Learn More](#)
- **Birmingham, Alabama** – Multi-year funding of a cross-sector partnership with the **city of Birmingham** and **Brookings Institution** aimed at identifying strategies to build an inclusive economy through business dynamism, workforce development and neighborhood connectivity.

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 The donation of a branch to **Hope Credit Union** in Montgomery allowed the organization to expand its services in Alabama. With more than 25 years of experience in the Deep South, Hope – a community development financial institution – helps revitalize neighborhoods, increase homeownership and support small business growth by creating mobility pathways that promote economic opportunity.

An aerial photograph of a paved road cutting through a vast agricultural field. The field is filled with rows of green crops, likely corn. A person is riding a bicycle on the road, moving away from the viewer. The road is flanked by green grass and several trees. The overall scene is bright and clear, suggesting a sunny day.

STRENGTHENING CUSTOMER RELATIONSHIPS

WE'RE COMMITTED TO MEETING THE NEEDS OF ALL OUR CUSTOMERS AND TREATING THEM FAIRLY AND CONSISTENTLY – REGARDLESS OF AGE, RACE, RELIGION, GENDER, MARITAL STATUS OR DISABILITY. WE ASK QUESTIONS, LISTEN TO WHAT THEY TELL US, AND MAKE SURE WE UNDERSTAND HOW WE CAN HELP THEM ACHIEVE THEIR FINANCIAL GOALS.

OUR COMMITMENT TO CUSTOMER EXPERIENCE



We know that Regions’ success depends on understanding our customers’ unique needs and building lasting relationships as we help them reach their financial goals. Using the Regions360 team approach, our bankers are dedicated to providing an excellent customer experience at our branches, online, on the telephone, through mobile devices or at our ATMs. We make banking easy and convenient, giving simple and transparent information about our products and services. We work to earn customers’ trust by ensuring accuracy in every bank transaction we perform. And when they let us know that something isn’t right, we actively listen and respond. By doing this, we uncover innovative ways to make our company better and improve each customer’s experience. We achieve this by:

Understanding the customer

Regions’ Fair and Responsible Banking team captures concerns and feedback to identify opportunities to improve our products, services and processes. In addition, we conduct customer surveys and participate in national syndicated studies, and then we use this information to measure satisfaction and ensure we are delivering superior customer service. [Learn More](#)

Putting feedback into action

The Regions Simplicity Pledge is our commitment to provide the information needed to make good financial decisions, and to help customers understand how accounts and services work – simply, clearly and in plain language. [Learn More](#)

Solving the customer’s financial needs

Through our unique team approach to banking, we have the experience to help our customers achieve success. In addition to online financial education, each January Regions offers “Financial Fitness Fridays” to help with managing money for post-holiday financial wellness. [Learn More](#)

Living the culture

Through major Regions meetings or events, we celebrate and recognize associates who achieve success for the customer so that everyone can experience and understand what we value as a company. [Learn More](#)

Staying connected to the industry

The heavily regulated finance industry requires that we stay current on issues that might affect our customers and our bottom line. Part of that process is ensuring that we stay in touch with different sectors of our community to help us understand how best to position ourselves to be of service to our customers and our communities. Examples include hosting small business roundtables, answering questions from elected officials about tax credit and economic programs, and monitoring legislation that might impact the banking industry as a whole and Regions and its customers specifically.

ADVOCATING FOR PEOPLE WITH DISABILITIES



Regions has a dedicated associate who is actively involved in the community, understands the unique needs of our customers with disabilities, and is experienced in identifying and solving those needs. To ensure that all our customers – including those with disabilities – can enjoy banking independently and with ease, we continually look for ways to make our facilities, services and accommodations more accessible and easier to use. From providing braille statements and sign language interpreters to ATMs with speech output capabilities, we recognize our responsibility to remove barriers when possible.

In addition to general accommodation and accessibility, Regions and the Regions Foundation take a leadership role in serving individuals with autism. We create a friendly and welcoming branch environment ([Learn More](#)), raise awareness and educate people, and invest in programs to support therapy and specialized education to make life better for those with autism ([Learn More](#)).

Our Disability Services and Outreach Manager is involved with nonprofits across our footprint that advocate and serve our individuals with disabilities directly and our customers, associates and communities indirectly. Through service, guidance and experience, Regions is actively participating in making life better for everyone.

For other ways Regions is committed to accessible banking, click [here](#).

SUPPORTING OUR SERVICE MEMBERS AND VETERANS



At Regions, we are committed to supporting the men and women of the U.S. military and their families. We understand that service members face unique challenges. Frequent moves, active duty requirements, overseas deployment – all of these can make managing their finances more complicated. We're proud to help support the military, veterans and their families through financial benefits, community involvement and a dedicated Service Members and Veterans Affairs Manager whose job it is to help address their needs. You can read more about what we offer to this group [here](#). And, Regions is a proud sponsor of the annual Birmingham Veterans Day parade, the largest in the nation.

ENGAGING OUR ASSOCIATES

REGIONS ASSOCIATES COME TO WORK EVERY DAY MOTIVATED NOT ONLY TO MEET THE NEEDS OF OUR CUSTOMERS, BUT ALSO TO HELP OUR NEIGHBORS BEYOND THE WALLS OF OUR BANK. THOUSANDS OF ASSOCIATES VOLUNTEER THEIR TIME, TALENT AND FINANCES THROUGHOUT THE YEAR TO SUPPORT THEIR LOCAL COMMUNITIES. WE'RE PROUD TO SUPPORT THE NEEDS OF OUR LOCAL COMMUNITIES AND HELP ALL MEMBERS OF THOSE COMMUNITIES ACHIEVE THEIR VISIONS OF A BETTER LIFE.

UNITED WAY GIVING

In addition to volunteering with agencies funded by United Way, Regions associates are long-term financial supporters of these organizations through personal giving to local United Way chapters throughout our footprint.

SHARE THE GOOD®

During our annual Share the Good campaign, Regions associates participate in hundreds of initiatives making a difference in their local communities. In 2019, you could find our associates serving first responders, recognizing educators, supporting students, providing financial education, addressing community needs and collecting donations for nonprofit organizations. [Learn More](#)

WHAT A DIFFERENCE A DAY MAKES

Regions associates demonstrate a commitment to supporting communities by volunteering. Through the What A Difference A Day Makes volunteer program, associates have an opportunity to take one paid day off each year to make life better by volunteering and giving back to the communities where we work and live.

BETTER LIFE AWARD

Regions' top honor for associates is the Better Life Award, which provides recognition to the associate for stellar service to the community, in addition to a \$1,000 donation to a nonprofit organization of the winner's choice. See last year's winners [here](#).

REGIONS DEPENDENT SCHOLARSHIP

Regions is proud to support its associates through post-secondary scholarships awarded based on need, academic achievement and extracurricular leadership.

MATCHING GIFTS

Regions contributes to the success of many charitable organizations across our footprint through grants and sponsorships. To complement these contributions, Regions supports our associates' giving to local United Way chapters and eligible schools and nonprofit organizations. Full-time associates and retirees (for five years post retirement) are eligible for a one-to-one match of up to \$1,000 per year.







STAND OUT. STAND TOGETHER. MAKE LIFE BETTER.

Our teams at Regions have been on a journey toward better understanding, more openly welcoming and always respecting the unique backgrounds of colleagues across our organization. That journey has included a series of candid conversations led by Clara Green, EVP and Head of Diversity & Inclusion, that reflect the value Regions places on diversity. This intentional approach ensures that we are listening to voices from across demographic groups, and each conversation has offered insights to help us better appreciate the experiences of others. [Learn More](#)

Topics included:

- Female Executive Leaders... *how they balance it all*
- Hearing from our CEO... *why D&I is a business priority*
- Celebration of Black History Month... *how the past has shaped the future*
- A conversation with Dr. Condoleezza Rice... *having a seat at the table*
- Celebrating Asian Pacific American Heritage month... *breaking through Asian stereotypes*
- Celebrating LGBTQ Pride Month... *there is more to "us"*
- Celebrating Hispanic Heritage Month... *get to know my family*
- Disability Awareness Month... *this does not define me*
- All the pieces of the puzzle come together

We believe a diverse and inclusive organization is better suited for meeting the needs of our communities. We also believe it is fundamentally the right thing to do. People deserve a workplace that values them for who they are. Our goal is not to see others through the narrow lens of labels or stereotypes. Rather, we see a greater value in taking the time to get to know each other.



BUILDING THE BEST TEAM THROUGH DIVERSITY & INCLUSION

At Regions, we strive every day to elevate our performance as a team to better serve our customers and communities. Building the best team requires a strong commitment to diversity and inclusion.

THE IMPACT

5 World of Regions Events

14 Lunch & Learns

4 “Don’t Judge What You See” Videos



New campus recruiting partnerships with Historically Black Colleges and Universities and Black Greek Letter Organizations



Introduced the D&I brand, commitment statement, pledge and internal JAM site



More than 11,000 hours of e-learning and facilitated inclusion learning

9 Conversations with Clara

4 D&I Advocacy Workshops

7 New D&I networks launched



Launched BRAVE Military Transition Program



Refreshed recruiting collateral and a D&I CEO Action Pledge, signed by John Turner

THE RESULT

Associates are engaging in more inclusive dialogue and actions. Teams are growing stronger by understanding our differences. D&I is impacting business strategy through talent and culture.



regions.com/communityengagement

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The goals discussed in our community engagement reports, ESG reports and the ESG disclosures in our annual proxy statements are aspirational, and no guarantees or promises are made that all goals will be met. Statistics and metrics included in these disclosures are estimates and may be based on assumptions. Our community engagement reports, ESG reports and ESG disclosures in our proxy statements are not comprehensive. As such, they should be read in conjunction with the reports that Regions has filed pursuant to the Securities Exchange Act of 1934, as amended, including the "Forward-Looking Statements" and "Risk Factors" sections of Regions' Annual Report on Form 10-K for the period ended December 31, 2019. This and other SEC filings are available through our website at ir.regions.com and on the SEC's website at sec.gov.