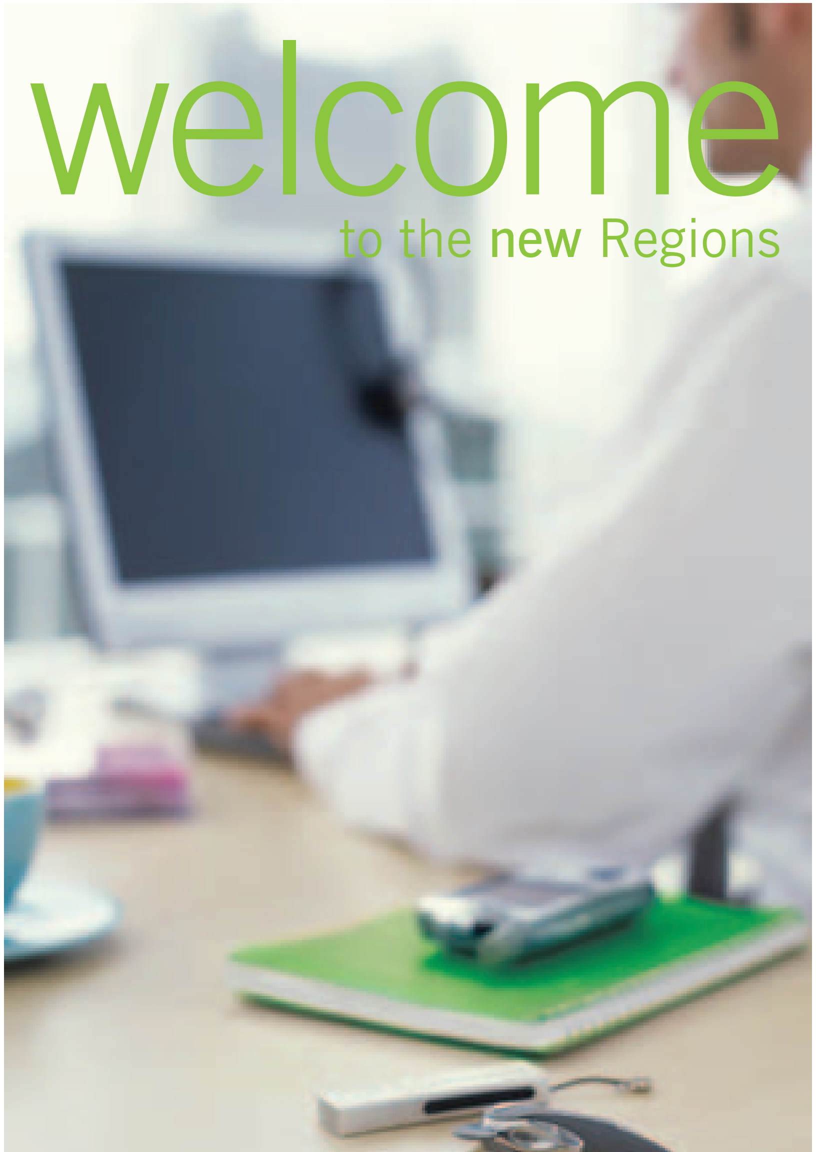
REGIONS

It's time to expect more.



welcome

to the new Regions

Here's to the start of something great

Expect more

Welcome to the new Regions — stronger and better than ever. Here are some of the benefits you can expect from us. (Read through this brochure to find out more.)

- An easy transition
- More business solutions
- More opportunity
- More rewards
- Easier banking
- More answers

We are committed to helping your business succeed — now and for many years to come.

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AmSouth and Regions have joined together and, as of October 26, 2007, will begin to serve you in Louisiana, Mississippi and Tennessee as one bank, under the Regions name. On the pages that follow, you'll find a summary of important information about banking at the new Regions. For the terms and conditions, fee schedule changes and interest rate tiers that will apply to Regions business deposit accounts in Louisiana, Mississippi and Tennessee as of October 26, please see the enclosed Business Disclosure Booklet.

An easy transition

Regions and AmSouth have worked closely together to make our merger as simple as possible for you. Chances are you'll keep the same deposit accounts, checks and more. And now you'll have more benefits every day — with more financial specialists at your service, enhanced accounts and services, more branches and ATMs, and cash back rewards on qualifying Business CheckCard purchases.†

† Cash back is available only in connection with purchases made from participating retailers. Cash back amounts may vary. Subject to CheckCard Rewards Program Terms and Conditions at the program Web site, available through regions.com or see your banker for details. Other restrictions may apply.

Highlights

SAME BUSINESS DEPOSIT ACCOUNTS YOU USE TODAY

- Continue using your same account. Your account features and benefits in virtually all cases will remain the same.

SAME BUSINESS DEPOSIT ACCOUNT NUMBERS AND CHECKS

- Business checking and savings account numbers will remain the same for the great majority of accounts. If you are one of the few receiving a new account number, you have already been notified.
- You can continue to use your current supply of AmSouth checks and deposit and withdrawal slips for your account until it's time to reorder. When you reorder checks directly from the bank, your new checks will be automatically printed with the new Regions logo.
- If you prefer to order checks and deposit slips from a source other than the bank, please contact your banker or branch office to request a new Regions check specification sheet before you place your next order.

Tip:

Read this section first!
It's an overview of the information you need, all in one place.

MORE BRANCHES AND ATMS

- The new Regions will combine the banking networks of AmSouth and Regions to bring you more banking locations – some 2,000 branches and more than 2,400 ATMs in 16 states. This process will take place state-by-state and will be completed over the next few months. See page 12 for more information.

YOUR BUSINESS CHECKCARD

- If you had an AmSouth Business CheckCard, you have already received or will soon receive a Regions Visa® Business CheckCard with the new Regions logo and a new card number.
- You can activate and begin using your new card immediately. Once you activate it, your AmSouth card will no longer work.
- Continue to use your current Personal Identification Number (PIN) with your new card.

- If you have provided your current Business CheckCard number to a third party to authorize automatic or recurring payments from your account, be sure to notify the third party of your new card number and expiration date.
- See page 16 for more details.

SAME AUTOMATIC DEBITS AND CREDITS

- Recurring debits and credits set up to be made to and from your deposit accounts will continue as before, with no change to your current arrangements.

PURCHASING CARD

- Continue to use your same purchasing card. There will be no changes to Visa® Purchasing Card services.

TREASURY MANAGEMENT SERVICES AND SWEEP SERVICES

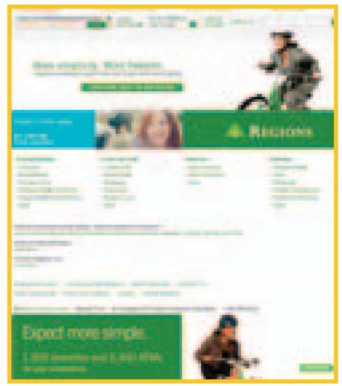
- Current treasury management services and sweep services clients are receiving a separate package of information about the transition to the new Regions and enhancements to these services.

ONLINE BANKING SERVICES

- Continue to enjoy convenient online access to your business accounts.
- See page 14 for more information.

REGIONS.COM

- Discover a world of information right at your fingertips at our newly designed and enhanced Web site, regions.com.
- Learn more about the many business services and resources available to you at Regions, and the many ways we can help you take care of business better.



DEPOSIT ACCOUNTS

- For business savings accounts opened prior to January 1, 2007, there will be a change in the fee for excessive withdrawals.
- If you have a Business RelationshiPlus Basic account, there is a change in the number of free transactions allowed each month.
- Please see the enclosed Business Disclosure Booklet for more information on these changes and new rules regarding excessive withdrawals.
- All other business deposit accounts remain the same.

TIME DEPOSITS AND CERTIFICATES OF DEPOSIT (CDs)

- These accounts will continue with the same interest rate and term until maturity.
- Interest will continue to be credited on the same schedule and in the same manner as today.
- At maturity, Time Deposits and CDs will automatically renew for the same term at the interest rate in effect at that time, unless funds are withdrawn at maturity.

Tip:

Boost sales!

Being able to accept any type of payment that walks in your door can mean more convenience for your customers and more sales for your business. Regions Merchant Services makes it easy, with advanced technology and the most powerful platform in the industry. Call your banker or branch office for a complimentary Merchant Services statement analysis.

Merchant Services are provided by KMS/Nova Information Systems.

YOUR REGIONS BUSINESS CREDIT CARD

- If you previously had an AmSouth Business Visa® Credit Card, you have already received a new Regions Visa® Business Credit Card with the same account number and the new Regions logo.

OVERDRAFT PROTECTION

- This valuable service will continue.
- If you do not have overdraft protection today and would like more information, contact your banker, visit your branch or go to regions.com as of October 26.

BUSINESS LOANS AND LINES OF CREDIT

- These accounts will continue with the same terms and conditions.
- Your account number will also remain the same.
- If you currently have FlexLine line of credit checks, you can continue using these checks.
- There are no changes to the way you currently make your payments, and you will now also be able to make payments through online transfers with RegionsNet® for Business.
- Your billing statement will be mailed at the same time.
- If you receive an annual 1098 statement, it will be sent to you by Regions when you have paid $600 or more in interest, late fees and mortgage points for the prior calendar year.

The credit card program is issued and administered by FIA Card Services, N.A.

CHECK VERIFICATION

- You may continue to require multiple signatures on your checks as a matter of policy for your business. Beginning October 26, however, Regions will not review paid checks for multiple signatures. See the Business Disclosure Booklet for more information on authorized check signers.
- Please contact your banker or branch office for information on other Regions services that can help meet your needs.

SAFE DEPOSIT BOXES

- Your safe deposit box number will remain the same, and you will continue to use the same keys to access your box, unless you have already been notified. Your box rental will continue under the terms of your current rental agreement.
- Any changes to your rental rate or discounts will be reflected on your annual safe deposit box rental notice.

YOUR NEW BUSINESS DISCLOSURE BOOKLET

- For the terms and conditions, fee schedule changes and interest rate tiers that will apply to Regions business deposit accounts in Louisiana, Mississippi and Tennessee as of October 26, 2007, please see the enclosed Business Disclosure Booklet.

Tip:

Protect against overdrafts.

Business customers will have more ways than ever before to add overdraft protection to qualifying business checking accounts. Options include a Regions business credit card,* savings account, money market account, line of credit* and sweep account. Contact your banker or branch office for more details.

*Subject to credit approval. The credit card program is issued and administered by FIA Card Services, N.A.

Easier banking

At the new Regions, businesses will enjoy more convenient access to accounts than ever before with more branches, banking specialists and ATMs, and online and telephone banking.

Most of all, you'll have access to the Regions team… people who have a true commitment to helping your company succeed financially and who are ready with new, more innovative ways to help you streamline financial management, build sales and boost profits.

Branches

SOME 2,000 BRANCH LOCATIONS – COMING STATE-BY-STATE

As of October 26, you'll see new Regions signs on AmSouth and Regions branches in Louisiana, Mississippi and Tennessee. This will mean that you can bank at any branch location throughout our combined network in Alabama, Florida, Louisiana, Mississippi and Tennessee. See the Tip below for more information.

ATMs

MORE THAN 2,400 ATMS – AVAILABLE RIGHT NOW

Continue to enjoy access to more than 2,400 AmSouth and Regions ATMs in 16 states with no ATM transaction fees. By October, ATMs throughout Louisiana, Mississippi and Tennessee will have the new Regions logo, meaning you'll have access to the full range of services that these ATMs offer.

Tip:

How to access your accounts during the transition.

We're combining AmSouth and Regions on a state-by-state basis to help ensure a smooth transition for you. All phases of this process will be completed in the near future. Here's what you need to know:

- For your accounts in Louisiana, Mississippi and Tennessee, you will have full service banking capabilities at all Regions branches in these states as well as in Alabama and Florida. Regions branches in states other than these will be able to provide some services at this time.
- As always, you will continue to have access to our combined ATM network for cash withdrawals.
- Accounts in Arkansas, Georgia, Illinois, Indiana, Iowa, Kentucky, Missouri, North Carolina, South Carolina, Texas and Virginia will be converted at a later date as we continue to combine our banking networks. You will be notified in advance of this conversion if you have affected accounts.

Telephone Banking

FREE AUTOMATED SERVICE

New 24-hour-a-day phone number:
Beginning October 28, call 1-800-REGIONS (1-800-734-4667)

Personal assistance available:
Monday – Friday, 6:00 am to 7:00 pm CT
Saturday, 6:00 am to 2:00 pm CT

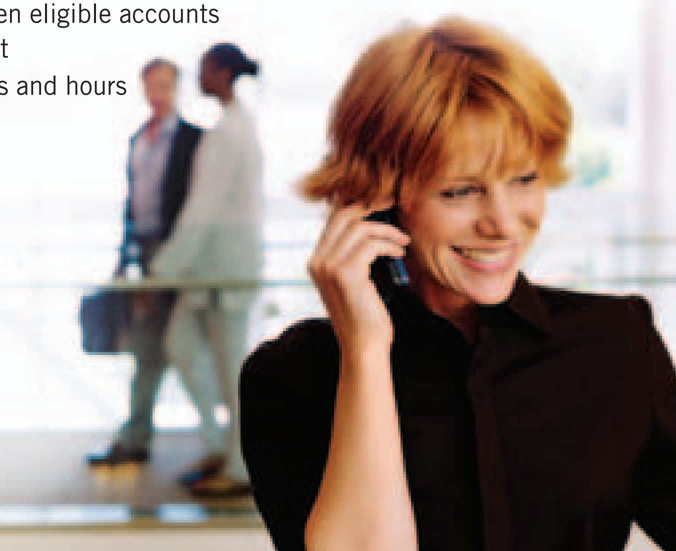
TDD service available: 1-800-374-5791

When you call:

- You'll hear a new menu that will be similar to the one you use today but with some new options. Just follow the simple prompts to get to the information you need.
- You'll be asked to enter your Social Security Number or Tax ID Number (TIN) and your Telephone Banking Personal Identification Number (PIN) to access your account information. Please use your current AmSouth Secret Code as your Telephone Banking PIN. If you are currently a customer of both AmSouth and Regions, you will need to use your Regions Telephone Banking PIN.

Options include:

- Balance information for your accounts
- Recent transaction information
- Transfers between eligible accounts and bill payment
- Branch locations and hours
- Open accounts
- Apply for a loan or credit card
- Report a lost or stolen card
- And more



Online Banking

FREE ONLINE BANKING WITH REGIONSNET® FOR BUSINESS

For now, please continue to use amsouth.com to view your accounts online. You have already been experiencing many features of the new system. New enhancements and features will continue to be introduced – please watch our Web site for updates.

As of October 26, please login at regions.com to do your online banking. You will begin seeing the new Regions logo on your online banking Web site. Continue to use your same Login ID and Password, and your account, bill pay information and historical data will automatically transfer to RegionsNet for Business Online Banking.

With RegionsNet, you will have access to all of the features that you are accustomed to and more. Continue to do the following:

- Check real-time balances on checking, savings and CDs
- Transfer funds – one time only and recurring to any of your available accounts
- Reorder checks
- Pay anyone with bill pay – one time or recurring
- View, print or save official account statements

Best of all, RegionsNet for Business Online Banking and Bill Pay are available free to any customer with a Regions business account.

iTreasury

If you currently use iTreasury for your company's online financial needs, continue to use this service just as you do today. On October 26, you'll have some new features, including:

- A convenient balance reporting "dashboard" that gives you instant access to the information you need frequently
- Full integration with Intuit Quicken® and QuickBooks® financial management software
- Real time book transfers

Additional information about Regions iTreasury is included in a separate communication sent to you about your treasury management services.

Tip:

Protecting your security online.

Your business will receive information about your new online banking features and benefits, as well as account alerts, via e-mail.

We will never request personal information such as Social Security Numbers, Tax ID Numbers, account numbers, passwords, PINs, addresses and birth dates from you via e-mail.

And we will never include links to other sites.

It is important that you do not respond to any e-mail request you receive for personal information, even if it appears to come from a legitimate source.

If you receive any suspicious e-mails or e-mail requests for information, please forward the e-mail to fraud@regions.com or contact us at 1-800-REGIONS (1-800-734-4667).

Business CheckCards

YOUR NEW REGIONS BUSINESS CHECKCARD

By mid-October, all customers with an AmSouth Business CheckCard should have received a new Regions Business CheckCard with a new card number. Use your existing Personal Identification Number (PIN) with your new card for easy ATM access and purchasing convenience.

You'll continue to earn cash back on every qualifying purchase at participating retailers or program merchants with built-in CheckCard Rewards.† Open a business package and earn double your cash back for one year. See page 20 for more details.

See the card agreement in the enclosed Business Disclosure Booklet for information about the terms and conditions that apply to Business CheckCards, including the Visa Zero Liability Policy. You may have received, or will receive, these terms and conditions with your new Business CheckCard. Otherwise, they will apply to the use of your current CheckCard as of October 26, 2007.

Please remember: If you have provided your AmSouth Business CheckCard number to a third party to authorize recurring payments from your account, you must notify the third party of your new Regions card number and expiration date.

Tip:

Achieve personal and business goals.

As a Regions customer, you'll have access to expanded resources and expertise for all your wealth management needs through our brokerage subsidiary, Morgan Keegan.*

† Cash back is available only in connection with purchases made from participating retailers. Cash back amounts may vary. Subject to CheckCard Rewards Program Terms and Conditions at the program Web site, available through regions.com or see your banker for details. Other restrictions may apply.

*Investment services are provided through Morgan Keegan & Company, Inc., a subsidiary of Regions Financial Corporation and member NYSE and SIPC. **Securities offered through Morgan Keegan are not FDIC-insured, not guaranteed by Regions Bank, and may lose value.**

Statements

YOUR DEPOSIT ACCOUNT STATEMENTS

- Your deposit statements will be mailed on the same schedule.
- Your statements will have the same information and format, now with the new Regions logo.
- Online banking customers can view statements as well as check images online.
- If your account is analyzed and you have chosen to receive a statement, your Account Analysis statement will be printed around the 9th calendar day of the month. The service charge will reflect activity from the previous month, and will post to your account around the 11th calendar day of the month. IOLTA (Interest on Lawyer Trust Account) and Public Fund Net Interest Checking customers will receive interest or service charges according to the above Account Analysis schedule.

Tip:

Become paperless.

Take the hassle out of receiving your bank statements by mail with free Regions eStatements – it's safer and more secure.

- View, print or save each month's checking and savings account eStatement via RegionsNet® for Business or Regions iTreasury.
- Collect up to 18 months of eStatements.
- Keep all your eStatements in one safe and secure location.
- Reduce the risk of mail fraud and identity theft.

More solutions

The new Regions has more to offer businesses — from better everyday banking to more ways to help grow, build and maintain your company's long-term financial success. On the following pages, you'll see some of the resources now available to you.

Above all, we want you to know that we are the people you can rely on — now and for years to come — for new ideas and new financial strategies to help you achieve personal and business success.

We're here for the long run — and we look forward to continuing to bring your business resources and solutions that can make a genuine difference.

Business Accounts

At Regions, you'll find business accounts and services to meet your company's needs at every stage of its growth… and specialists to help you make the right choices along the way.

Whatever your company's revenue, whatever your transaction needs, we have a solution that's sized to fit. To make sure you have the best financial services for your needs, contact your banker, visit any branch, click on regions.com or call us at 1-800-REGIONS (1-800-734-4667).

BUSINESS CHECKING ACCOUNTS

Account	Benefits
Free Business Checking	■ For smaller businesses with lower volumes of checking transactions each month. ■ No minimum balance, no monthly fee.
Business Checking	■ For growing businesses with higher volumes of checking transactions each month. ■ Package allows for free items monthly and many other valuable service offerings to be added.
Analyzed Checking	■ For businesses that have higher balances and activity levels and use treasury management services. ■ Opportunity to offset service charges with "earnings credit allowance" which is based on positive collected balances.

Please see the enclosed Business Disclosure Booklet for terms and conditions that apply to these accounts as well as more information.

BUSINESS CHECKING ACCOUNTS

Account	Benefits
Checking and Savings Packages	■ For businesses that want to combine a checking account with a savings vehicle. ■ Choose from the qualifying checking and savings options. ■ Receive a range of special package benefits. ■ Customize package with specialty services such as online banking, treasury management and investment services.

BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

Account	Benefits
Business Savings	■ A great place to park your excess cash. ■ Earn interest on your entire balance. ■ Low minimum to get started.
Money Market Account	■ Competitive interest rates; higher rates may be paid for higher balances. ■ Limited checkwriting access.

Tip:

Earn double your cash back.

Ask about our business packages. They come with a free Regions Access Platinum Business CheckCard and CheckCard Rewards offering double cash back for one year when you make purchases with your CheckCard at participating retailers†. You're automatically enrolled when you open a package. Just shop at a participating retailer and earn double cash back rewards. You'll see your extra cash on your monthly statement. See the CheckCard Rewards section at regions.com for more details.

† Cash back is available only in connection with purchases made from participating retailers. Cash back amounts may vary. Subject to CheckCard Rewards Program Terms and Conditions at the program Web site, available through regions.com or see your banker for details. Other restrictions may apply.

Specialized Services

Merchant Services	■ Boost your sales by accepting MasterCard and Visa. ■ Wide range of choices in processing methods and pricing. ■ Customer service and technical support available 24/7. ■ Next day funding for Credit Card/Electronic/Check sales.

Capital Markets	■ A wide range of risk management and debt solution products for businesses.
	■ Sophisticated hedging and financing products for companies wishing to:
	  ■ Manage/hedge interest rate or foreign currency exposure.
	  ■ Obtain financing from a multi-lender bank group.
	  ■ Acquire permanent mortgage financing from non-bank sources.

Regions Business Capital	■ Solutions to expand your operation or lower your costs through:
	  ■ Acquisition financing
	  ■ Capital expenditures
	  ■ Growth capital
	  ■ Refinancing existing cash flow
	  ■ Turnaround financing
	  ■ Recapitalizations
	  ■ Stock purchases
	  ■ Restructurings
	  ■ Debtor-in-Possession loans

Regions Equipment Finance	■ Reduce costs, improve efficiency and increase profits with a comprehensive range of flexible equipment loan and leasing options. ■ Conserve your valuable capital, improve cash flow and get the equipment you need with up to 100% financing.

Merchant Services are provided by KMS/Nova Information Systems.

Treasury Management Services	■ Regions treasury management services offer flexible collection and payment solutions and online account management tools you can access anytime, anywhere. ■ Collection products include wholesale and retail lockbox, remote deposit capture and vault services. ■ Payment products include ACH origination, wire transfers, and card-based products to facilitate specialty payment needs such as payroll and procurement. ■ Funds management products include investment and credit line sweep services, ZBA processing, and RegionsOne consolidated deposit reporting. ■ Information products include a richly featured online banking solution and automated data exchange account reporting services.

Tip:

Minimize overdraft fees.

Several Regions treasury management services can help clients avoid overdraft fees. For example, our remote deposit products provide an extended deposit cutoff time, enabling the same-day deposit of payments you receive later in the day. Our ZBA service can automatically fund your disbursement accounts from your primary depository account, and our Credit Line Sweep product can automatically draw from a line of credit if needed to prevent an overdraft in your checking account.

Regions Commercial Real Estate	■ At Regions Commercial Real Estate, we believe in building strong, lasting relationships – one client at a time. ■ In addition to custom loan solutions, these long-term relationships are a result of comprehensive financial solutions through partnering within Regions Capital Markets, Treasury Management, Morgan Keegan and Private Banking, in addition to unparalleled convenience through more than 2,000 offices.
International Banking	■ With a team of international banking specialists and a worldwide network of correspondent banks, we can help you transact business in every corner of the world. ■ Our Global Trade Finance experts offer powerful payment and financing solutions for U.S. importers and exporters, including Ex-Im Bank lending programs and online payments systems. ■ The Global Correspondent Banking team is uniquely experienced in worldwide payment services and global markets. ■ Our dedicated International Operations team provides specialized support for all of your trade-related transactions. ■ Regions' Foreign Exchange trading desk is one of the most experienced in the Southeastern U.S.
Healthcare Banking	■ Specialized products, services and expertise for the financial needs of healthcare organizations. ■ A complete range of services – term loans, real estate loans, lines of credit, bond financing, treasury management services and employee banking.

Regions Morgan Keegan Private Banking	■ Through Regions Morgan Keegan Private Banking, relationship managers provide expertise to individuals, families and businesses in all areas of wealth management. ■ Relationship managers have access to a comprehensive array of products and services by working with financial specialists from all areas of Regions Financial Corporation.
Regions Morgan Keegan Trust	■ At Regions Morgan Keegan Trust, we seamlessly combine a flexible suite of products and services, comprehensive corporate trustee capabilities, and the investment expertise of a world-class financial services firm. ■ Trust clients receive the highest level of service and expertise in estate planning and other personal trust services; asset management through our investment advisor affiliate, Morgan Asset Management; natural resources and real estate management; retirement services; all while working with a full-scale corporate trust firm.
Morgan Keegan & Company	■ As a securities brokerage and asset management subsidiary of Regions Financial Corporation, Morgan Keegan is one of the nation's leading full-service investment firms with more than 400 locations in 19 states. ■ Morgan Keegan financial advisors offer expertise to individuals, families and businesses in the areas of wealth management, retirement planning, tax solutions, portfolio management and transfer of wealth.
Morgan Keegan Equity Capital Markets Group	■ Provides award-winning equity research, institutional trading and investment banking services such as corporate finance, mergers and acquisitions, public and private equity funding, and mezzanine financing for growing companies.
Morgan Keegan Fixed Income Capital Markets	■ Nationally recognized for its expertise in bond trading, research and underwriting.

Regions Insurance Group	■ Regions Insurance Group is ranked as one of the 25 largest full-service insurance brokerages in the U.S. ■ With more than 500 professionals at more than 25 locations evaluating the risk management, insurance and employee benefit needs of businesses of all sizes, we are committed to delivering the expertise and service required to meet those needs. ■ Our insurance brokerage is licensed to operate in all states, and has the capability to meet foreign needs, as well.
National Corporate Banking	■ National Corporate Banking (NCB) gives you access to a wide range of commercial and investment banking solutions, delivered by a well-coordinated team of specialists, no matter where in the country your business is located. ■ You'll have a single point of contact – a relationship manager who knows all about you and your business – who can provide for all your financial needs. ■ We work in tandem with Morgan Keegan and Regions Insurance to provide comprehensive financial solutions encompassing the full breadth of affiliate capabilities. ■ In addition to coordinating commercial banking, investment banking and insurance services, we offer specialty services to assist national and international corporations.

Financial products and services are subject to terms and conditions and may be subject to credit approval. Eligibility and other restrictions may apply. Investment services are provided through Morgan Keegan & Company, Inc., a subsidiary of Regions Financial Corporation and a member NYSE and SIPC. Trust services are provided through Regions Morgan Keegan Trust, a trade name for the Trust Division of Regions Bank. Regions Morgan Keegan Private Banking is a trade name of Regions Bank. National Corporate Banking is a division of Regions Bank. **Securities and other non-deposit investments and insurance products are not insured by the FDIC or any federal government agency, may lose value and are not a deposit of or guaranteed by the bank or any bank affiliate.**

The new Regions

No matter what your company's financial needs, the new Regions is here to help make your financial life easier and better for you. We pledge to do our very best to ensure a smooth transition. And we promise to bring you more people, more locations, more solutions, and more services to help you achieve your business goals.

Welcome.
We're happy you're here at the new Regions.

If you have questions or need assistance, please contact your banker or branch office, or call us at 1-800-AMSOUTH (1-800-267-6884)

As of October 28, 2007, contact your banker or branch office, call 1-800-REGIONS (1-800-734-4667) or visit regions.com

Si desea leer esta información en español, visite regions.com (haga clic en español), o solícitela en su sucursal.

REGIONS
It's time to expect more.

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EQUAL HOUSING LENDER