

REGIONS FINANCIAL CORP

Form FWP

June 20, 2007

**Filed Pursuant to Rule 433  
Dated June 19, 2007  
Registration Statement  
No. 333-142839**

**Regions Financial Corporation  
US\$250,000,000  
Floating Rate Senior Notes due 2009  
Term Sheet**

Issuer: Regions Financial Corporation  
Size: \$250,000,000  
Expected Ratings: A1/A/A+ (Moody s/ Standard & Poor s/Fitch)  
Ranking: Senior Unsecured  
Trade Date: 06/19/2007  
Settlement Date: 06/26/2007 (T + 5)  
Maturity Date: 06/26/2009  
Interest Payment Dates: 26th of March, June, September and December, commencing September 26, 2007  
Pricing Benchmark: 3-Month US\$ LIBOR  
LIBOR Page: Reuters Page LIBOR01  
Coupon: 3-Month US\$ LIBOR + 3 bps  
Issue Price: 99.980%  
Day Count: Actual/360  
Minimum Denominations: \$5,000 x \$1,000  
Redemption: Not redeemable at the option of the Issuer or repayable at the option of the holder before maturity  
Book runners: Merrill Lynch & Co.  
Morgan Keegan & Company, Inc.  
Co-Managers: Bear, Stearns & Co. Inc.  
Lehman Brothers  
Junior Co-Manager: Toussaint Capital Partners, LLC  
Cusip: 7591EPAC4

*This communication is intended for the sole use of the person to whom it is provided by us.*

*The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov).*

*Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling (i) Merrill Lynch & Co. at 1-866-500-5408 or (ii) Morgan Keegan & Company at 1-800-366-7426.*

**Regions Financial Corporation**  
**US\$350,000,000**  
**Floating Rate Senior Notes due 2012**  
**Term Sheet**

Issuer: Regions Financial Corporation  
Size: \$350,000,000  
Expected Ratings: A1/A/A+ (Moody s/ Standard & Poor s/Fitch)  
Ranking: Senior Unsecured  
Trade Date: 06/19/2007  
Settlement Date: 06/26/2007 (T + 5)  
Maturity Date: 06/26/2012  
Interest Payment Dates: 26th of March, June, September and December, commencing September 26, 2007  
Pricing Benchmark: 3-Month US\$ LIBOR  
LIBOR Page: Reuters Page LIBOR01  
Coupon: 3-Month US\$ LIBOR + 17 bps  
Issue Price: 100%  
Day Count: Actual/360  
Minimum Denominations: \$5,000 x \$1,000  
Redemption: Not redeemable at the option of the Issuer or repayable at the option of the holder before maturity  
Book runners: Merrill Lynch & Co.  
Morgan Keegan & Company, Inc.  
Co-Managers: Bear, Stearns & Co. Inc.  
Lehman Brothers  
Junior Co-Manager: Toussaint Capital Partners, LLC  
Cusip: 7591EPAD2

*This communication is intended for the sole use of the person to whom it is provided by us.*

*The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov).*

*Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling (i) Merrill Lynch & Co. at 1-866-500-5408 or (ii) Morgan Keegan & Company at 1-800-366-7426.*