

REGIONS FINANCIAL CORP  
Form FWP  
April 22, 2010

Issuer Free Writing Prospectus

Filed Pursuant to Rule 433

Registration No. 333-165056

Final Terms and Conditions

4.875% Senior Notes due 2013

|   |  |
|---|--|
| Issuer:   | Regions Financial Corporation                        |
| Principal Amount:   | \$250,000,000  |
| Title of Security:  | 4.875% Senior Notes due 2013                         |
| Maturity:   | April 26, 2013                                       |
| Coupon:   | 4.875%   |
| Price to Public:  | 99.398% of face amount                               |
| Yield to Maturity:  | 5.094%   |
| Spread to Benchmark Treasury:   | +350 basis points                                    |
| Benchmark Treasury:   | UST 1.75% due April 2013                             |
| Benchmark Treasury Spot and Yield:  | 100-14+ or 1.594%                                    |
| Interest Payment Dates:   | April 26 and October 26, commencing October 26, 2010 |
| Trade Date:   | April 21, 2010                                       |
| Settlement Date:  | April 26, 2010                                       |
| Ratings (Moody s/S&P/Fitch/DBRS)*:  | Baa3 / BBB / BBB+ / BBBH                             |
| CUSIP / ISIN:   | 7591EP AH3 / US7591EPAH30                            |
| Denominations:  | \$2,000 x \$1,000                                    |
| Net Proceeds to Issuer (after underwriting discounts and commissions and before offering expenses): | \$247,870,000  |
| Joint Bookrunners:  | Credit Suisse Securities (USA) LLC                   |

Goldman, Sachs & Co.

Morgan Keegan & Company, Inc.

Co-Managers:

Barclays Capital Inc.

The Williams Capital Group, L.P.

U.S. Bancorp Investments, Inc.

5.75% Senior Notes due 2015

|                                    |   |
|------------------------------------|---|
| Issuer:                            | Regions Financial Corporation                         |
| Principal Amount:                  | \$500,000,000   |
| Title of Security:                 | 5.75% Senior Notes due 2015                           |
| Maturity:                          | June 15, 2015   |
| Coupon:                            | 5.75%   |
| Price to Public:                   | 98.882% of face amount                                |
| Yield to Maturity:                 | 6.003%  |
| Spread to Benchmark Treasury:      | +350 basis points                                     |
| Benchmark Treasury:                | UST 2.50% due March 2015                              |
| Benchmark Treasury Spot and Yield: | 99-31+ or 2.503%                                      |
| Interest Payment Dates:            | June 15 and December 15, commencing December 15, 2010 |

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|   |                           |
|---|---------------------------|
| Trade Date:   | April 21, 2010            |
| Settlement Date:  | April 26, 2010            |
| Ratings (Moody s/S&P/Fitch/DBRS)*:  | Baa3 / BBB / BBB+ / BBBH  |
| CUSIP / ISIN:   | 7591EP AG5 / US7591EPAG56 |
| Denominations:  | \$2,000 x \$1,000         |
| Net Proceeds to Issuer (after underwriting discounts and commissions and before offering expenses): | \$492,535,000             |

Joint Bookrunners:

Credit Suisse Securities (USA) LLC

Goldman, Sachs & Co.

Morgan Keegan & Company, Inc.

Co-Managers:

Barclays Capital Inc.

The Williams Capital Group, L.P.

U.S. Bancorp Investments, Inc.

\* An explanation of the significance of ratings may be obtained from the rating agencies. Generally, rating agencies base their ratings on such material and information, and such of their own investigations, studies and assumptions, as they deem appropriate. The rating of the notes should be evaluated independently from similar ratings of other securities. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revision, suspension, reduction or withdrawal at any time by the assigning rating agency.

**The issuer has filed a registration statement (including a prospectus supplement) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus supplement and the accompanying 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 Credit Suisse Securities (USA) LLC at (800) 221-1037; Goldman, Sachs & Co. at (866) 471-2526; or Morgan Keegan & Company, Inc. at (800) 564-3583.**

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