

REGIONS FINANCIAL CORP  
Form FWP  
December 05, 2007

Filed Pursuant to Rule 433  
Registration No. 333-142839

**Regions Financial Corporation**

**US\$300,000,000**

**7.375% Subordinated Notes due December 10, 2037**

**Final Term Sheet**

Issuer: Regions Financial Corporation  
Size: \$300,000,000  
Title: 7.375% Subordinated Notes due 2037  
Maturity: December 10, 2037  
Coupon: 7.375%  
Price to Public: 99.700% of face amount  
Yield to maturity: 7.400%  
Spread to Benchmark Treasury: + 300 bps  
Benchmark Treasury: UST 4.750% due February 15, 2037  
Benchmark Treasury Spot and Yield: 105 23 or 4.400%  
Interest Payment Dates: 10th of June and December, commencing June 10, 2008  
Redemption Provisions: Not redeemable at the option of the Issuer or repayable at the option of the holder before maturity  
Trade Date: December 5, 2007  
Settlement Date: December 10, 2007 (T+3)  
CUSIP: 7591EPAE0  
Day Count: 30/360  
Denominations: \$2,000 x \$1,000  
Ratings: A2 / A- / A (Moody s / Standard & Poor s / Fitch)  
Joint Bookrunners: Morgan Keegan & Company, Inc.

Credit Suisse

UBS Investment Bank

Co-managers: Goldman, Sachs & Co.

Lehman Brothers

Junior Co-manager: Loop Capital Markets, LLC

**The security ratings above are not a recommendation to buy, sell or hold the securities offered hereby. The ratings may be subject to revision or withdrawal at any time by Moody s, Standard and Poor s and Fitch Ratings. Each of the security ratings above should be evaluated independently of any other security rating.**

Edgar Filing: REGIONS FINANCIAL CORP - Form FWP

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, the preliminary prospectus, 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 or by calling UBS Securities LLC toll-free at 1-888-722-9555, ext. 337-1088.