



Media Contact: Shanon Rust, Regions
205-264-4551, shanon.rust@regions.com

Birmingham City Schools, Regions and REMTECH Form Partnership *Software-based Course Teaches Personal Finance to High School Students*

BIRMINGHAM (Jan. 29, 2009) – Regions (NYSE: RF), the Birmingham City Schools’ Career Technical Education Department, and REMTECH, Inc., today announced plans to provide personal finance education to high school students.

Sponsored by a multi-year commitment from Regions, the schools’ Career Technical Education Department has designed a personal finance course curriculum for students in their junior year. Offered through Career Tech, the course is based on TimeMAPS software, developed by Birmingham-based REMTECH. Each participating student receives a TimeMAPS CD filled with interactive learning experiences designed to teach concepts such as budgeting, managing a checking account, saving, using credit responsibly, taxes and home ownership. First introduced last fall as a pilot in four of the city’s high schools, the personal finance course has been expanded this semester and will be available through all of the city’s high schools in fall 2009.

“We are very excited to work with Regions and REMTECH to provide Birmingham City School students with a solid foundation of financial knowledge that they can use throughout their lifetime,” said Birmingham City Schools Interim Superintendent Barbara Allen.

“Regions is committed to promoting financial literacy within our community,” said Regions North Central Alabama Area Executive Bill Horton. “After they graduate, today’s students will enter college or the job market during one of the most challenging times in our nation’s history, economically speaking. I am proud that our support of the Birmingham City Schools is helping to prepare these young people to make sound decisions about their money.”

Students participating in the pilot course last fall were given a pre-assessment and post-assessment to measure their knowledge of general financial topics before and after taking the class. The post-assessment scores represented a nearly 25 percent improvement.

“Students see the financial issues that their parents face and they want to understand them and be prepared to handle them wisely as they enter the workforce and begin to earn money,” said Rheta Hughey, family consumer science teacher at Wenonah High School.

Julian McMillian, a student at Ramsay High School, said of the course, “There are hands-on activities that make it easy to learn about budgeting and credit. I know this is going to help me. I would call it a life lesson.”

Jacqueline Thomas-Nixon, personal and business finance teacher, Ramsay High School, said “The personal finance curriculum has enhanced the information we already were teaching to students. It is encouraging to see students learning through the various activities the course provides. These are life skills that will always be useful to them.”

“The response to the pilot course has been rewarding to see,” Horton said. “Supporting financial education for Birmingham students is important to Regions because it is equipping the city’s future leaders with knowledge that not only will help them personally, but will be a benefit to our entire community, as well.”

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