

Date of Complaint	Complaint Details	Resolution Details
7/18/2024	<p>The customer submitted a survey that states," Survey ID 60880212-Problem Experienced Description</p> <p>The lack of lending options for start up businesses. This harms the communities you situate your business in. Positive Comment Feedback - xxxx was fantastic in walking me through the opening of our business account. Explained options and recommended the best account for my company. Explained and apologized numerous times for the lack of business friendly lending options. Greenprint Excellent Experience Comment - The staff at the local Regions branch (Corinth Ms.) is fantastic, even though the services for new businesses are non existent outside banking. Regions as a whole needs to review policies regarding lending to start ups and support new businesses in the communities they are in. This coming from a business owner who is loyal in both personal banking and business. Policies have forced me to utilize other banking institutions and remove business from Regions equaling \$500k this year" The customer advised he was denied because he haven't been in business for 2 years and don't qualify due to our banking regulations. Customer advised he has been with Regions for years and wanted to apply for the SEA. Customer says he could believe no information was taken into consideration for the loan. The customer was just told off top no after knowing his business wasn't at least 2 years old. The customer advised he is the shortest member with Regions out of the three partners and he opened it in 2018. The customer said all three partners with this LLC all bank with Regions but doesn't understand why that wasn't considered due to their relationship. The customer says he went another bank xxxxxx and they immediately offer and loan for his business for \$60k and it only took 8 business days to deposit. The customer advised something needs to be done about that regulation because he doesn't want to move from Regions but he will if its effected his business.</p>	<p>apologized to the customer, for this inconvenience and advised I will send this information up, for further review.</p> <p>xxxxxx 07/19/2024</p> <p>We have no way of knowing if the application would be approved without completing an application, decision factors:</p> <p>Applications are based on but not limited to factors such as credit history, credit score, Income and collateral information. Sometimes additional documentation is required.</p>
8/28/2024	<p>Mrs. xxxx is upset that her local Regions Branch is closing. She stated, it would be nice to at least have a drive thru, or for Regions to move to a smaller building, in the area, especially for the elderly community. She values face to face service and does not fully put her trust in digital options.</p>	<p>I provided empathy and gave her the Priority customer service line, that is open every day to help make her banking easier. I also filed the complaint. As a normal course of business, Regions reviews the effectiveness of all our businesses, locations, hours etc. so we can use our resources as efficiently as possible. With this strategy, we also rely on a continuous and rigorous review of data and locations to ensure the most efficient use of available resources, which recently identified opportunities to consolidate select branch locations based on traffic, new technology, volume, location of other branches, and other data. Feedback regarding Branch/ATM locations/hours/etc. is greatly appreciated.</p>
0923/2024	<p>The customer is upset because their local branch, Bonifay is closing. The customer states that they will be hugely affected by this closure due to no parking, lack of assistance, and inconvenience at the Chiply branch. The customer has been with Regions for years and is considering closing all of their account due to this change. The customer would like to speak with someone regarding this branch closure. Chipley.</p>	<p>I am the manager of the receiving branch, and I have already spoken to this customer I talked to him about all of the digital channels he can use, and he said he wants to talk to someone face to face. He also frequents this branch quiet often. As for the parking we have an extremely large parking lot as well as a side parking lot that is completely empty owned by the city of</p>