

Uniting Communities

Our commitment to the communities where we live and work reflects Regions' mission to make life better and create shared value for our customers, associates and the communities we serve. In 2020 — a year like no other — Regions and Regions Foundation, along with our associates and our communities, came together to address a variety of challenges and to find ways to stay united in common cause. Some highlights of our collaborative efforts are below.

United in Inclusive Prosperity

- Supported community partners with \$29.4 million in contributions and sponsorships throughout our footprint.
- Announced a 2-year, \$12 million commitment to advance programs and initiatives that promote racial equity and economic empowerment for communities of color by advancing minority business development, increasing minority homeownership, reducing the digital divide in underserved communities and promoting racial understanding.
- Created a financial education program for people with cognitive and developmental disabilities.
- Established and funded the Regions Community Development Corporation to provide debt and equity financing for projects and entities with a community development purpose.
- Contributed \$10 million to Regions Foundation in order to increase its capacity to support our communities.

United in Pandemic Response

- Provided food, PPE and school supplies to members of our community and our community partners.
- Contributed \$5.3 million in COVID-19 relief and recovery funding, supporting over 340 organizations in 16 states, including Community Development Financial Institutions (CDFIs), business chambers, and local economic development organizations.
- Donated over \$2 million in advertising time to encourage giving to local food banks.
- Prepared over 5,600 meals for individuals in need.
- Supported Historically Black Colleges and Universities in their transition to remote learning and provided financial assistance to students in need.

United in Disaster Recovery

- Supported communities during natural disasters with volunteerism and over \$500,000 in funding.
- Opened portable branches in order to serve our customers.
- Implemented a series of financial services to help people and businesses impacted by natural disasters.

None of these things would have been possible without the dedication and commitment of our associates. We hope you will find inspiration and encouragement in the following pages, knowing that when we stand united, we can face any challenge.



John Turner
President and Chief Executive Officer
Regions Financial Corporation



Leroy Abrahams
Executive Vice President
Head of Community Affairs
Regions Bank
President, Regions Foundation

ABOUT REGIONS

Regions Financial Corporation is one of the nation's largest full-service providers of consumer and commercial banking, wealth management, and mortgage products and services. Regions serves customers across the South, Midwest, and Texas.

REGIONS MISSION

To achieve superior economic value for our shareholders over time by making life better for our customers, our associates, and our communities and creating shared value as we help them meet their financial goals and aspirations. We do this by providing competitive financial products, excellent service, and trusted financial advice.

REGIONS VALUES



REGIONS STRATEGIC PRIORITIES



2020 CORPORATE PROFILE

\$147.4 BILLION total assets

4.7 MILLION customers

\$87.8 BILLION full year average loans

19,406 full-time equivalent associates

\$111 BILLION full year average deposits

2,083 ATMs and **1,369** branches

2020 INDUSTRY RECOGNITION



Highest in Customer Satisfaction
with Online Banking among
Regional Banks



Gallup Exceptional Workplace Award for the sixth consecutive year



13 Greenwich Awards for Middle-Market and Small-Business Banking



Score 100% on the Human Rights Campaign Foundation's 2021 Corporate Equality Index, the nation's foremost benchmarking survey and report measuring corporate policies and practices related to the LGBTQ+ community



Lender of the Year
by EXIM.

ECONOMIC & COMMUNITY DEVELOPMENT

Economic prosperity through:

- Affordable housing
- Job creation
- Small business development
- Homebuyer education and retention
- Neighborhood revitalization and stabilization

FINANCIAL WELLNESS

Financial prosperity through:

- Financial education to youth, adults, and vulnerable populations
- Financial planning tools and resources
- Integrated asset-building



EDUCATION AND WORKFORCE READINESS

Career prosperity through:

- Student competency & skill building
- College & career readiness
- Educational access & success
- Credentials & employment
- Educator training & resources



Regions Foundation is a nonprofit corporation funded primarily through contributions from Regions Bank. The Foundation's 2020 year-end endowment balance was approximately \$125 million, and these funds enable the Foundation to positively impact the communities served by the Bank. The Foundation engages in grantmaking and non-traditional philanthropy to advance economic and community development, education and workforce readiness, and financial wellness. In 2020, Regions Foundation disbursed over \$6.6 million to community organizations.



Established in 2020, Regions Community Development Corporation (RCDC) is a wholly owned subsidiary of Regions Bank and serves as a catalyst to help revitalize communities and improve the lives of economically disadvantaged families in the Regions footprint. RCDC helps fulfill Regions' mission to make life better by providing debt and/or equity financing for projects and entities with a community-development purpose.

2020 COMMUNITY ENGAGEMENT HIGHLIGHTS

<p>\$6.1 BILLION in community development</p> <ul style="list-style-type: none"> • \$3.9 billion in small business and small-farm lending • \$1.7 billion in Community Development Lending • \$514.5 million in CRA-qualified investments* • \$17.1 million in CRA-qualified contributions 	<p>\$29.4 MILLION in philanthropic & community giving</p> <ul style="list-style-type: none"> • \$20.5 million in grants and contributions from Regions Bank and Regions Foundation • \$8.9 million in corporate sponsorships from Regions Bank 	<p>Regions Bank, Regions Foundation and our associates together donated:</p> <ul style="list-style-type: none"> • \$7.7 million to more than 130 United Way chapters • \$5.3 million to over 340 organizations for COVID-19 relief
<p>\$12.3 BILLION in home mortgage lending</p> <ul style="list-style-type: none"> • \$938 million to low- and moderate-income borrowers 	<p>\$12 MILLION commitment over two years to advance programs and initiatives that promote racial equity and economic empowerment for communities of color</p>	<p>\$3.2 MILLION in support of local chambers of commerce and civic organizations</p>
<p>1.8 MILLION people received financial education from Regions</p>	<p>130,000 financial wellness workshops led by Regions associates</p>	<p>37,500 hours logged by Regions associates to make life better in our communities</p>

UNITED IN INCLUSIVE PROSPERITY



Underlying our mission and values is our desire to create inclusive prosperity. We do that by focusing on our strategic priorities of economic and community development, education and workforce readiness, and financial wellness. This is the path that we walk each and every day in our effort to make life better.

Fostering Economic Empowerment for Communities of Color

Regions Bank, Regions Foundation and the Regions Community Development Corporation committed [\\$12 million over 2 years](#) to advance programs and initiatives that promote racial equity and economic empowerment for communities of color.

Advancing minority business development



Increasing minority homeownership



Reducing the digital divide in underserved communities



Promoting racial understanding



Initial allocations included:

- **Contributions to the National Urban League:** The National Urban League and its local affiliates work to empower African Americans and underserved residents in urban areas by securing economic advancements, parity, power and civil rights. Regions is a [longtime supporter of the Urban League](#) and works closely with affiliates to address community needs.
- **Deposits in Minority-Owned Banks and investments in Community Development Financial Institutions (CDFIs):** The Regions Community Development Corporation, a wholly owned subsidiary of Regions Bank, will set aside funding to support the services of minority-owned banks as they help clients achieve financial goals, including homeownership, and CDFIs that work with minority-owned businesses to support their growth and success.
- **Continuous financial support and collaboration with community partners** including [Operation HOPE](#), the [Inner City Capital Connections program](#), [Historically Black Colleges and Universities](#) (HBCUs), and other organizations that work daily to foster and promote economic empowerment.

Supporting Servicemembers, Veterans, & Their Families



We understand that service members face unique challenges that can make managing finances more complicated. Regions seeks to serve members of the U.S. military and their families by:

- Supporting community partners that provide financial support, job readiness training and opportunities to cultivate entrepreneurial activities.
- Helping transitioning military service members build a brave successful career at Regions through our Building Region's Associate Veteran Experience ("BRAVE") initiative launched in 2019 by the D&I Center of Excellence.
- Providing a dedicated Servicemembers and Veterans Affairs Manager who maintains relationships within the military community and offers an open line of communication among Regions, service members, and veterans' groups.
- Committing to recruiting, hiring, promoting, and retaining military spouses by joining the Military Spouse Employment Partnership.

As a result of our efforts, Regions was recognized as a 2021 Military Friendly Employer by Military Friendly® for creating professional opportunities that leverage military experience.

Making Life Better for People With Disabilities



This year, Regions commemorated the 30th Anniversary of the Americans with Disabilities (ADA) Act. Our support of the ADA is more than checking a compliance box; we take it a step further, aiming to be ADA friendly. This focus has premeated our culture and highlights our commitment to help ensure disability inclusion throughout our company.



Regions was honored to receive the First Annual Inclusive Community Development Award by the Center for Disability-Inclusive Community Development, recognizing innovation, impact and inclusiveness in our communities while creating economic and employment opportunities for people with disabilities, for our work with the Paraquad Job Training Center. Funded by the Regions Foundation, Paraquad offers multiple tracks for individuals with diverse needs and goals to progress from pre-employment services to employment placement. Specifically, funding supported the Culinary Training Program, offered through Bloom Café, and its new initiative, the Computer Training Program, featuring a new partnership with St. Louis nonprofit, LaunchCode. These two workforce programs strengthen Paraquad’s pre-employment services, providing people with disabilities the skills to seek and succeed in employment.



Regions Foundation funding to [OPTIONS Inc.](#) (LA) was pledged to support the organization’s transportation and vocation programs, but the pandemic needs required redirection of those funds to help support staff members who delivered personal care to over 75 participants as they sheltered-in-place with clients with disabilities.



Funding from Regions helped the [Scott Center for Autism Treatment](#) (FL), Madonna Learning Center (TN), Spectrum Autism Support Group of Atlanta, Autism Society of Greater Orlando, Canopy Children’s Solutions (MS) and Brookwood in Georgetown (TX) provide services for individuals with autism.



Financial support from Regions and associates during the pandemic helped [High Hopes Development Center](#) in Franklin, Tennessee conduct therapy treatments for children with special needs. This support was especially needed last year as High Hopes was unable to hold two of its four annual fundraisers due to COVID-19.

Economic & Community Development

In order to help create economic prosperity, Regions focuses our economic and community development investments on increasing affordable and accessible housing, providing training, tools and resources to small businesses, and supporting programs that revitalize and stabilize our communities. Below you will see examples of the ways we worked with our community partners in order to help our neighbors.

Housing

Housing is a major component of a strong community, affecting those wishing to purchase as well as rent. There is a growing urgency to help develop and ensure access to affordable housing, as well as provide assistance to ensure that it is retained. Regions supports the continuum of housing programs, from homeownership education to construction to foreclosure/eviction prevention.



Support of Baton Rouge's [Mid-City Redevelopment Alliance](#) enabled the delivery of a full menu of homeownership services, from financial education and homebuyer counseling to affordable housing and foreclosure prevention counseling.



Long-time Regions community partner Enterprise Community Partners received a commitment to lend from the RCDC and grant funding from Regions Foundation in order to preserve homeownership and prevent foreclosure/eviction in underserved communities.



Regions' relationship with Affordable Housing Resources (TN) and Auburn Rural Studios (AL) resulted in a partnership that created four energy-efficient, affordable micro homes in Nashville, Tennessee, the first large city to be included in The Front Porch Initiative.



Support of Urban Housing Solutions in Nashville, Tennessee enabled the organization to complete construction of 55 units of supportive housing for seniors and begin construction on a 147-unit affordable apartment building.

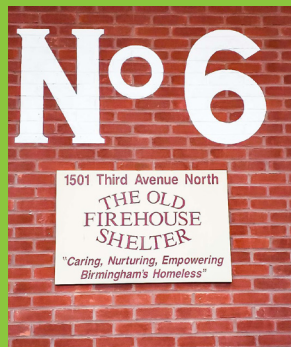


Regions provided financial education and community support to the clients of [HOPE of Evansville](#) (IN) as it helps families in Indiana achieve their dreams of homeownership. Their Fair Shot program provides in-depth coaching, an action plan for improvement, and financial incentives to reduce debt.



Regions support enabled Veterans Bridge Home in Charlotte, North Carolina to assist 32 veteran families with stable housing, and the Montrose Center in Houston to provide rapid-rehousing with the goal of self-sufficiency to LGBTQ+ youth.

More Than a Place to Stay



In February 2020, [Firehouse Ministries Homeless Shelter](#), a refuge for homeless men in Birmingham, Alabama, opened a new \$6.2 million shelter to replace its original home, a former firehouse more than a century old. The new facility includes the Regions Foundation Rec Room, with a large picture window on one side and an open courtyard on the other.

“Not only has Regions provided financial support, but Regions provides people support, which is just as crucial. But what Regions does goes beyond stroking a check. It’s about caring at a deeper level by coordinating volunteer efforts. Regions even provided the construction loan,” said Anne Rygiel, the executive director of Firehouse Ministries. “If it weren’t for Regions, we wouldn’t be here. For example, one reason we’re in this new building is because of a \$500,000 grant sponsored by Regions.”



Small Business Development

Supporting small businesses is critical to helping ensure a thriving community, and never has that been more true as during the pandemic when small businesses were hit the hardest.



Regions Foundation supported small and micro businesses as they developed and transformed their businesses through community partnerships with organizations like [Conexión Américas](#) in Tennessee, [Start:ME](#) in Georgia, [PeopleFund](#) in Texas, and TruFund in Alabama and Louisiana. These organizations served as a lifeline to small businesses, especially minority-owned businesses or those in underserved areas. Similar support from Regions Bank enabled the Small Business Development Center at [Southeast Missouri State University](#) to provide business workshops to regional entrepreneurs and small business owners in order to foster sustainable growth and entrepreneurial activities.



Regions contribution to the [University of Georgia](#) supported an endowed fellowship program for service-learning projects as well as tools, training, and resources to help small businesses grow and succeed.



Regions' ongoing support of [Junior Achievement](#) across the footprint, through mentoring, volunteer service, and financial support, helps prepare students to become business owners in their own communities.

Regions recognizes the unique needs of small businesses to manage and grow their companies. In order to help these small businesses succeed, we invest in programs that provide innovative approaches, such as: The Notley Fund's NotleyEDU Workshop (TX) that teaches small business owners how to build their capacity and grow their business; REV Birmingham, that helps entrepreneurs build a firm foundation upon which to grow; and the RITES Project in Atlanta, that provides microgrants to returning citizens to help them start a business.

Ed Education & Workforce Readiness

In order to promote career prosperity, Regions focuses our education and workforce readiness investments in programs that help students increase their competency and skillset, support students by providing training and resources to help them succeed and help prepare individuals for education and careers beyond high school. Below you will see examples of the ways we partner with organizations in order to achieve this goal.

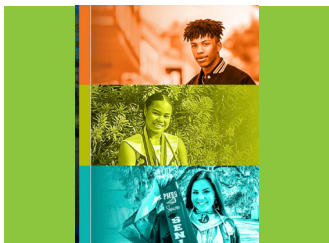
Educational Access & Success



Regions helped provide books for kids through funding to [Book Drive for Kids](#) (TX), including bilingual material, and essential school supplies for at-risk students and their teachers through [Teachers' Treasures](#) (IN) and [Classroom Central](#) (NC). Through funding, Regions also enabled the addition of two teachers at [VERITAS Charter School](#) (NC).



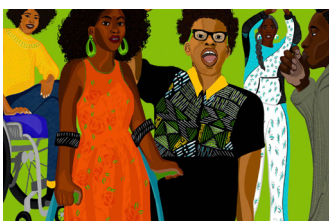
From mentoring to empower pre-teen girls [Lessons For Life](#) in Arkansas, to tutoring and homework assistance with [Boys & Girls Clubs of the Lowcountry](#) in rural Jasper County, South Carolina, Regions associates provided support to organizations preparing the next generation to lead.



In addition to financial education, Regions donated 24 laptops to the St. Johns County chapter of [Take Stock in Children](#) in northeast Florida, one for each student. This partnership helped reduce the digital divide and improved financial literacy for participants.



Each year, Regions' [History in Motion](#) reception celebrates past, present, and future leaders during Black History Month and beyond. This year Regions sponsored the printing and publishing of *The Future Emerges From the Past: Celebrating 200 Years of Alabama African American History and Culture*, which was made available to every school and Historically Black College and Universities (HBCU) in the state.



Regions is proud to support students in their pursuit of higher education through a public-private partnership with Birmingham Promise (AL). The program provides participating students with paid apprenticeships and postsecondary financial support to attend in-state public institutions tuition-free. Scholarships are an investment in the future, and we were happy to invest in students through programs such as: Fisk University (TN), University of Louisiana Monroe Foundation's CompeteLA Scholarship, University of North Texas' (TX) endowed scholarship, and Regions Riding Forward Scholarship in celebration of Black History Month.

Credential Building & Employment



Funding from Regions Foundation enabled Jones Valley Teaching Farm to support ten students in a one-year paid apprenticeship to build life skills, job experience, business acumen, and money management skills. These apprentices interacted with children in the Birmingham City Schools through healthy living programs, multiplying their impact in the community.



Regions Foundation and Regions Bank enabled workforce development through support of math and science and workforce development centers at [Pellissippi State Community College](#) (TN), truck driver training at Heartland Community College (IL), a branch donation to Louisiana Technical College, and cybersecurity training for veterans at the University of West Florida.



Funding to Kids to Love's (AL) [KTECH](#) program teaches students in-demand technical skills and professional connections during a 16-week training program. 95% of participating students pass the Siemens Certification, a globally recognized technical credential.



A contribution to [Tech901](#) in Memphis, Tennessee supported information technology course instruction and materials for 60 low-to moderate-income students seeking employment.



Regions Foundation funded the [Skill Up Initiative](#) to train more than 45 people with six weeks of training in advanced manufacturing, customer service, and information technology. A grant to [CareerEdge](#) in Sarasota, Florida, enabled the hiring of a person to support its Fast Track Training to help employers quickly fill in demand jobs.



Regions was recognized as a 2021 Military Friendly Employer by Military Friendly®. We recognize the wealth of experience and expertise that veterans bring to the job, so Regions is doing more to serve as an employer of choice for military members when their active duty concludes. Working with programs such as Hiring Our Heroes, we are proud to help veterans transition to post-service careers in the banking industry.

Financial Wellness

In order to promote financial prosperity, Regions focuses our financial wellness investments in programs that help individuals build knowledge and skills to make positive financial choices, as well as tools and resources to help them meet their financial goals. Below you will find stories demonstrating some of the ways we deliver on this goal.



Regions provided financial education training through relationships with [Auburn University](#), the Regions Institute for Financial Education (RIFE) at the University of Alabama at Birmingham, and [Georgia State University](#). Ongoing relationships with these institutions help ensure that their graduates will be prepared to manage their money through knowledge gained in these seminars.



Regions associates taught financial education to participating students with [DREAM Alive](#) in Indianapolis, GirlSpring in Alabama and Business Education for Talented Students (BETS) program in Tennessee.



An on-going partnership with Alpha Kappa Alpha, Inc. (AKA) across our footprint enabled over 3,000 members to receive financial education through collaborations between AKA and Regions bankers.



Regions associates worked with participants of [Returning Home](#) (AR), Credit Counseling Service of Arkansas, Metro Re-Entry (GA) and Offender Alumni Association (AL) to provide formerly incarcerated individuals with financial education. Associates also worked with the [We CANN Champions](#) program to teach eight financial education sessions to at-risk youth.



Regions partnered with the [Cities for Financial Empowerment Fund](#) to open [Acre Home and Magnolia Park-Manchester](#) in Houston to deliver free one-on-one financial counseling, housing and foreclosure prevention, and workforce development.



Regions' on-going support of Operation HOPE resulted in 18,417 services provided to 2,590 clients, 84% of which were low- to moderate-income, resulting in an average +23 increase in FICO scores.

UNITED IN PANDEMIC RESPONSE



Although no one anticipated a pandemic the size, scope and duration of COVID-19, Regions Financial Corporation was prepared to address the needs in our communities using the same values that have always guided us:

Put people first. Do what is right. Focus on your customer. Reach higher. Enjoy life.

In a year like no other, our associates returned to these values again and again to ensure that we stayed true to them as we engaged our communities in ways that were not typical, but necessary to meet the ever-changing needs.

Supporting Small Businesses

COVID-19 had a devastating impact on small businesses and Regions and Regions Foundation supported community partners that were in the trenches, helping small business owners manage the pandemic.



Regions created guidance to assist customers applying for the [Paycheck Protection Program](#) (PPP) and supported applications to government-sponsored small business relief program through the creation of a digital portal. During the first round of PPP funding in 2020, Regions facilitated over \$4.8B in PPP loans for clients across the 15 states we serve, with the overwhelming majority made to companies with fewer than 100 employees.



Regions Foundation funded Community Development Financial Institutions (CDFIs), such as [TruFund Financial Services](#) (LA), Arkansas Capital Corporation, [HOPE Credit Union](#), [Florida Community Loan Fund](#), [South Carolina Community Loan Fund](#), [River City Capital](#) (TN), [Texas Association of African American Chambers of Commerce](#) (TAAACC), Business and Community Lenders (BCL) of Texas, and [Justine Petersen/Great Rivers Community Capital](#) (MO), as well as business chambers and

local economic development organizations across our footprint, to provide capital and technical support to small businesses to help them maneuver through the pandemic. Support of [CompuRecycling Center](#) (MS), [Louisiana Small Business Development Center](#) and [Tennessee Small Business Development Center at Southwest Tennessee Community College](#) enabled these organizations to provide business owners with technical assistance and support services in Mississippi, Tennessee and Louisiana, in addition to information about how to secure funding from national programs.



A grant from the Regions Foundation enabled the [Indy Chamber](#) to provide short-term emergency funding to small businesses through its Rapid Response Loan Fund as well as tools and resources through its online Rapid Response Hub. And Regions Bank funding supported the United Way of the Mid-South's (TN) initiative to connect unemployed workers with businesses with immediate hiring needs.



Financial support, volunteerism and board service enabled the [Hispanic Interest Coalition of Alabama](#) (HICA) to address immediate needs such as financial assistance, micro-lending programs for small businesses and food insecurity needs in its community, but also begin focusing on recovery via webinars on homeownership, learning how to protect themselves and buying homes with a clear title.



A nonprofit focused on helping working families and their children break the cycle of generational poverty, Miami-based [Branches](#) received a grant from the Regions Foundation to provide a virtual coaching model for micro businesses facing financial challenges due to the virus.



THE WOMEN'S FUND
OF GREATER BIRMINGHAM

A grant from Regions Foundation enabled [The Women's Fund of Greater Birmingham](#) to support small businesses providing childcare so that essential workers could remain on the frontline.



[LISC Central Illinois](#), [Indy Chamber](#), [LISC Indianapolis](#), [Communities Unlimited \(TX\)](#), [PeopleFund \(TX\)](#), [Access to Capital for Entrepreneurs \(GA\)](#), [South Carolina Community Loan Fund](#), [Arkansas Capital Corporation](#), and [Birmingham Strong](#) received grants from the Regions Foundation to connect small businesses with investment capital and additional resources to help create resilient and inclusive communities.



Regions Foundation supported [Conexión Américas](#) in Nashville, Tennessee to assist them in their work with small businesses and help entrepreneurs navigate the challenges of the pandemic.

See how Regions Bank worked with our customers and communities to create progress as we moved forward through the pandemic – **together.**



Narrowing the Digital Divide

With schools closing their doors due to the pandemic, communities suddenly faced the challenge of continuing education remotely. Regions and Regions Foundation helped our community partners narrow the digital divide by enabling technology and virtual delivery of services.



Regions Bank and Regions Foundation supported [Jobs for America's Graduates](#) (JAG) with both in-kind support and funding for technology resources allowing JAG to transition to a virtual model as well as job training for at-risk youth and youth adults during the pandemic. The support resulted in Regions receiving the "JAG Partner in the Pandemic Award."



In addition to supporting a transition to Facebook Live shows, Regions and Regions Foundation helped the [St. Louis Aquarium](#) (MO) extend the reach of its virtual programming through sponsoring the production of activity packets for low-to moderate-income students so they could interact with the virtual shows. Regions also connected the organization with education nonprofit KidSmart to distribute the packets to students, and engaged Junior Achievement of Greater St. Louis, the Center for the Creative Arts, and EVERFI to provide additional learning resources.



Support of social impact education innovator EVERFI resulted in more than 20 no-cost digital courses made available to K-12 students across the Regions footprint.

Regions sponsorship of Marbles Kids Museum (NC), the [Indiana School for the Blind and Visually Impaired](#) and Horizons at University School Nashville, facilitated a transition to remote learning through funding enabling partners to create content, purchase adaptive equipment, and meet other technology needs.

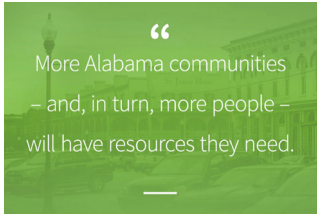


Regions supported The Deuces Live District and St. Petersburg Innovation District partnership to find solutions to digital inequities in St. Petersburg through hands-on technical support and training.

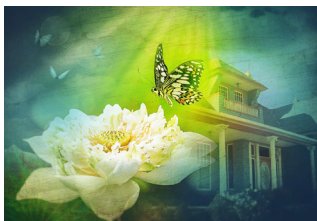
Regions financial support helped Paraquid (MO) expand its services to offer new physical, mental and social care in a virtual environment to new and existing clients with disabilities, older adults, and children with special needs.

Maintaining Organizational Capacity

The pandemic created a huge increase in those in need of services, stretching organizations to their limit. Financial support of these organizations helped ensure that their doors would remain open, and that services would continue to be delivered to those most in need.



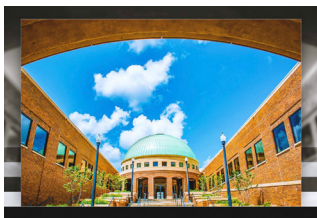
Regions Foundation provided funding to [Hope Enterprise Corporation and Black Belt Community Foundation](#), who made lines of credit available for cities and counties in Alabama's Black Belt region. This enabled the municipalities to access federal dollars under the Coronavirus Aid, Relief, and Economic Security (CARES) Act to cover pandemic-related expenses.



[Emily's Place](#) (TX) helped families affected by domestic violence with funding from Regions. Calls for help to the organization more than quadrupled during the pandemic.



Food insecurity grew rapidly during the pandemic, affecting communities nationwide. Regions enabled food distribution across our footprint by supporting organizations such as Boys and Girls Clubs of Central Mississippi, [Northwest Arkansas Food Bank](#), [Bread of Life Ministries](#) (AL), [Feed the Need Florida](#), [Atlanta Community Food Bank](#), [Houston Food Bank](#), [Farm Workers Association](#) (FL), [Nine13](#) (IN), and [Second Helpings](#) (IN).

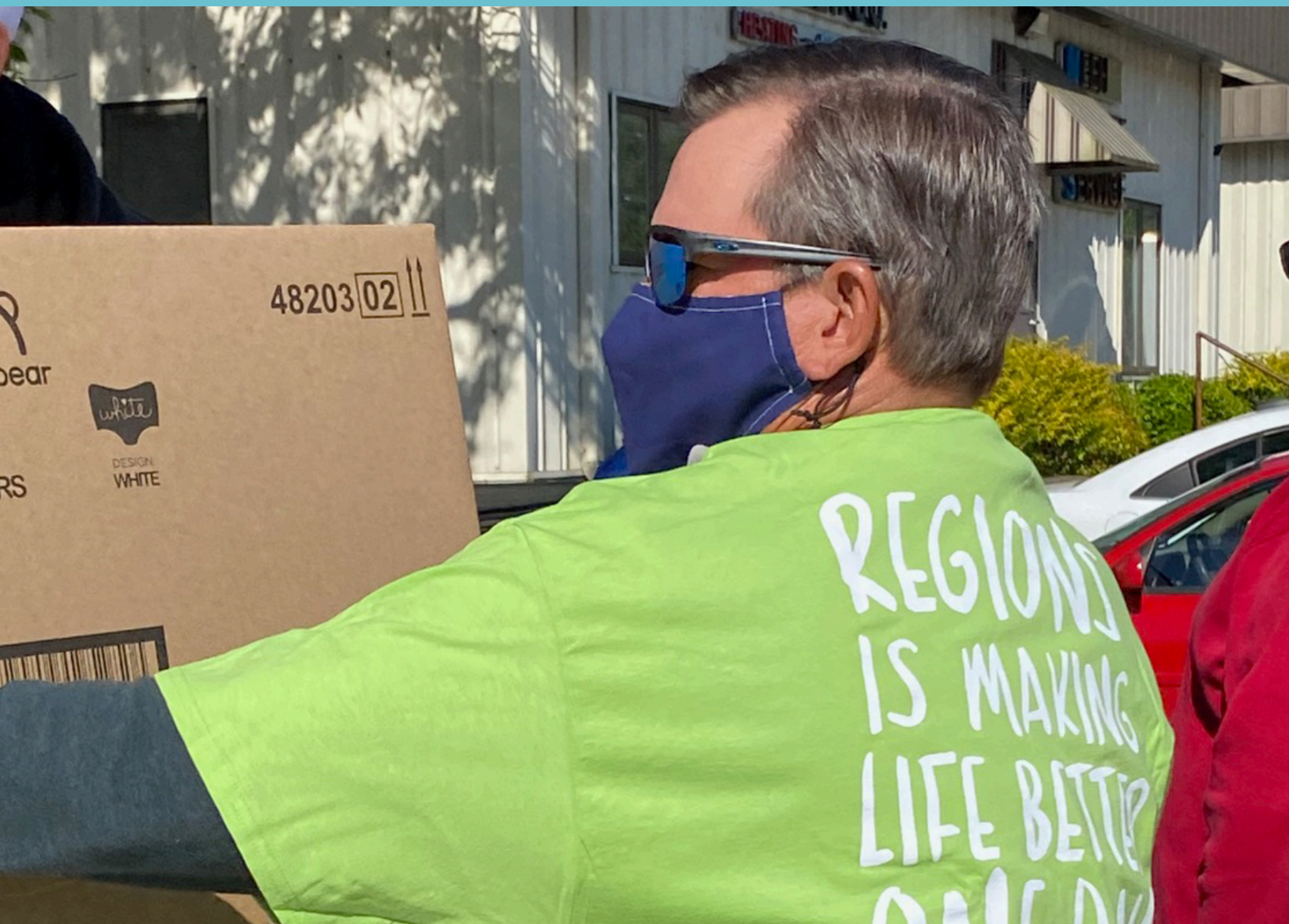


A Regions grant to the [Birmingham Civil Rights Institute](#) assisted the institute's virtual education and research initiatives and will help keep education, research, and other operations moving forward.



Regions Foundation matched **\$240,000** in associate donations to **83 United Way agencies** and community foundations across our footprint.

UNITED IN DISASTER RELIEF



It was a difficult year in a variety of ways, not the least of which were a series of natural disasters that hit many of our markets hard and often. According to the National Oceanic and Atmospheric Association (NOAA), a record 30 named storms and 12 landfalling storms, including 13 hurricanes and six major hurricanes, hit the United States during hurricane season. In addition, an active tornado season caused damage across the Regions footprint.

Because of longstanding relationships in our communities, Regions can be responsive to emergency situations, working with our community partners to identify needs and, more importantly, how to address those needs.

We are focused on meeting the financial needs of the communities we serve.

Wherever storms hit, from [Hurricane Laura](#) in Arkansas, Louisiana, and Texas to [Hurricane Sally](#) in Alabama and Florida to [Hurricane Zeta](#) in Alabama, Louisiana, and Mississippi, and from [tornadoes in Tennessee](#) to [flooding in Mississippi](#), Regions Bank offered [disaster-recovery services](#) to help residents and businesses rebuild. In addition, Regions Bank established portable branches in [North Nashville](#) and [Cabot, Arkansas](#) to assist those impacted by tornadoes.



Disaster response also places an extraordinary burden on nonprofit organizations who provide assistance, and Regions Foundation has stepped up to help fund them. In the wake of Hurricane Sally, Regions Foundation awarded \$150,000 in grants to nonprofit agencies along the [Gulf Coast in Alabama and Florida](#). After Hurricane Zeta, Regions Foundation awarded \$20,000 in grants to nonprofits in [New Orleans](#) to help rebuild homes.



In Tennessee, when customers needed help meeting insurance deductibles after a disaster, Regions partnered with the United Way to provide small grants to families that needed gap funding for assistance with utility payments, replacing items lost in the storm or meeting insurance payments.

Our goal is to be part of the rebuilding and healing of our community.

Regions Foundation has also awarded grants totaling \$40,000 for tornado relief efforts in Chattanooga and Middle Tennessee, \$10,000 in response to tornado damage in Jonesboro, Arkansas, and \$25,000 for flood recovery along the Pearl River in Mississippi.



Our associates have also volunteered their services to their neighbors. For instance, Regions associates in South Alabama delivered cases of water, boxes of snacks, and sanitizing wipes for crews at Baldwin EMC and fellow electric cooperatives working to restore power after Hurricane Sally.



Security experts from Regions Bank shared advice to help people protect their accounts after a disaster. From verifying transactions to tips to avoid a scammer, it was timely advice to stay financially safe after a storm.



Regions Foundation donated over **\$500,000** for disaster recovery in **7** states.

Make Life Better. Stand Out. Stand Together.

At Regions, we strive every day to elevate our performance as a team to better serve our customers and communities. And building the best teams requires a strong commitment to diversity and inclusion.

That's why we pledge to celebrate individuals and communities and the things that make us **stand out**. Continuing forward, we pledge to **stand together** and embrace our differences, foster a culture of inclusion and **make life better**.

Building Diverse Teams and Cultivating a More Inclusive Work Environment

At Regions, we recognize that a diverse, equitable and inclusive workforce is essential to achieving and maintaining a thriving company. We also believe that it is important for our team of associates to reflect the diversity of the communities we serve, and for each one to feel a sense of belonging. In 2020, our constantly evolving journey toward fostering D&I throughout the organization included these steps forward:

- Our CEO and Head of Diversity and Inclusion held 6 listening sessions with associates in varying roles, demographics, and geographic locations across our footprint to understand the impact of social injustice and to gain their perspective on how the bank should respond. With the support of the D&I networks, there were facilitated 'virtual table talks' in the markets on race and the D&I team hosted podcasts and launched various video series as a means of creating dialogue and gaining understanding.
- Regions earned a top score of 100 and the distinction of being named one of the [“Best Places to Work for LGBTQ Equality”](#) in the Human Rights Campaign Foundation's Corporate Equality Index. This national benchmarking tool on corporate policies and practices pertinent to lesbian, gay, bisexual, transgender and queer (LGBTQ) employees spans nearly every industry and geography.
- Regions announced Inclusion Observance Days to provide associates with additional flexibility to take personal time for religious, cultural, and civic engagements as well as other observations.
- We established a [Week of Understanding](#) in July that promoted listening and understanding as important steps toward positive change in our diversity journey. Events included opportunities for every associate to participate in leader-led, constructive, and open dialogue about racial differences, examining ways to lift up each other and our communities.

To see our Week of Understanding in action, watch this brief video.





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