

REGIONS FINANCIAL CORP  
Form 3  
July 11, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |          |                                      |   |   |
|---|---------|----------|--------------------------------------|---|---|
| 1. Name and Address of Reporting Person * |         |          | 2. Date of Event Requiring Statement | 3. Issuer Name <b>and</b> Ticker or Trading Symbol  |   |
| Â HARTON LYNN                             |         |          | (Month/Day/Year)                     | REGIONS FINANCIAL CORP [RF]   |   |
| (Last)                                    | (First) | (Middle) | 07/01/2005                           | 4. Relationship of Reporting Person(s) to Issuer  | 5. If Amendment, Date Original Filed(Month/Day/Year)                  |
| P O BOX 10247                             |         |          |                                      | (Check all applicable)  |   |
| (Street)                                  |         |          |                                      | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner  | 6. Individual or Joint/Group Filing(Check Applicable Line)            |
| BIRMINGHAM,Â ALÂ 352020247                |         |          |                                      | <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) | <input type="checkbox"/> Form filed by One Reporting Person           |
| (City)                                    | (State) | (Zip)    |                                      | Chief Credit Officer  | <input type="checkbox"/> Form filed by More than One Reporting Person |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock                    | 16,900  | D  | Â   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|--|---|
|  | Date Exercisable   | Title   | Amount or Number of Shares                             |  |   |

|  |            |            |              |        |          | (I)<br>(Instr. 5) |   |
|--|------------|------------|--------------|--------|----------|-------------------|---|
| Phantom Stock Units (401k)               | Â (1)      | Â (1)      | Common Stock | 246    | \$ (1)   | D                 | Â |
| Phantom Stock Units (UPC Deferred Comp.) | Â (2)      | Â (2)      | Common Stock | 252    | \$ (2)   | D                 | Â |
| Stock Option                             | Â (3)      | 10/15/2011 | Common Stock | 62,000 | \$ 33.82 | D                 | Â |
| Stock Option                             | 07/01/2004 | 06/16/2013 | Common Stock | 25,000 | \$ 32.55 | D                 | Â |
| Stock Option                             | 07/01/2004 | 10/14/2013 | Common Stock | 70,000 | \$ 33.48 | D                 | Â |

## Reporting Owners

| Reporting Owner Name / Address                           | Relationships |           |                        |       |
|--|---------------|-----------|------------------------|-------|
|  | Director      | 10% Owner | Officer                | Other |
| HARTON LYNN<br>P O BOX 10247<br>BIRMINGHAM, AL 352020247 | Â             | Â         | Â Chief Credit Officer | Â     |

## Signatures

By: Ronald C. Jackson                      07/11/2005

\_\_Signature of Reporting Person                      Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The reported phantom stock units were acquired under Regions' benefit plans.
- (2) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.
- (3) The option becomes exercisable in two equal installments on October 15, 2006 and 2007.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.