## Edgar Filing: REGIONS FINANCIAL CORP - Form 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue	ES SECURITIES AND EXCHANGE ( Washington, D.C. 20549 OF CHANGES IN BENEFICIAL OW SECURITIES • Section 16(a) of the Securities Exchang e Public Utility Holding Company Act o h) of the Investment Company Act of 19	<b>NERSHIP OF</b> ge Act of 1934, f 1935 or Sectior	OMB Number: Expires: Estimated a burden hou response	irs per	
1. Name and Address of Reporting Person <u>*</u> HARWOOD JAMES E	2. Issuer Name <b>and</b> Ticker or Trading Symbol REGIONS FINANCIAL CORP [RF]	5. Relationship of Reporting Person(s) to Issuer			
(Last) (First) (Middle) 2670 UNION AVE. EXTENDED, STE. 700	3. Date of Earliest Transaction (Month/Day/Year) 02/22/2005	(Check all applicable) <u></u>			
(Street) MEMPHIS, TN 38112	4. If Amendment, Date Original Filed(Month/Day/Year)	<ul> <li>6. Individual or Joint/Group Filing(Check</li> <li>Applicable Line)</li> <li>_X_ Form filed by One Reporting Person</li> <li> Form filed by More than One Reporting</li> <li>Person</li> </ul>			
(City) (State) (Zip)	Table I - Non-Derivative Securities Act		, or Beneficial	lly Owned	
(Instr. 3) any		5. Amount of 6 Securities I Beneficially ( Owned I	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	-	
Common Stock		43,463	I	By IRA	
Common Stock		2,288	I	By Spouse	
Common Stock		119,767 I	D		

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

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#### number.

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactio Code (Instr. 8)	Derivative	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. F Der Sec (Ins
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option	\$ 25.59				07/01/2004	10/10/2011	Common Stock	7,800	
Stock Option	\$ 24.81				07/01/2004	10/08/2012	Common Stock	8,400	
Stock Option	\$ 33.48				10/14/2003	10/14/2013	Common Stock	6,200	
Phantom Stock Units (DDSIP)	<u>(1)</u>	02/22/2005	А	563	<u>(1)</u>	<u>(1)</u>	Common Stock	563	\$

## **Reporting Owners**

Reporting Owner Name / Address		Relationships					
		Director	10% Owner	Officer	Other		
HARWOOD JAMES E 2670 UNION AVE. EXTENDED, STE. 700 MEMPHIS, TN 38112		Х					
Signatures							
By: Ronald C. Jackson	02/23/2005						
<u>**</u> Signature of Reporting Person	Date						

# **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, *see* Instruction 4(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' Directors Deferred Stock Investment Plan.

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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.