#### **REGIONS FINANCIAL CORP**

Form 4 June 02, 2005

## FORM 4

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

**SECURITIES** 

**OMB APPROVAL** 

OMB 3235-0287 Number:

January 31, Expires: 2005

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if no longer subject to Section 16. Form 4 or Form 5

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obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

| 1. Name and Address of Reporting Person * TRIPPEER RICHARD A JR |                                        |               | 2. Issuer Name and Ticker or Trading Symbol REGIONS FINANCIAL CORP [RF] |                                        |                                          | Issuer<br>F]                                                                                  |                                                                                                                    |                                                          |                                                       |  |
|-----------------------------------------------------------------|----------------------------------------|---------------|-------------------------------------------------------------------------|----------------------------------------|------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|--|
| (Last)                                                          | (First)                                | (Middle)      | 3. Date of Earliest Transaction                                         |                                        |                                          | , ((                                                                                          | (Check all applicable)                                                                                             |                                                          |                                                       |  |
| 5865 RIDGEWAY CNTR. PKWY.,                                      |                                        |               | (Month/Day/Year)<br>05/31/2005                                          |                                        |                                          | X Director                                                                                    | r<br>(give title                                                                                                   | _ 10% Owner<br>_ Other (specify                          |                                                       |  |
| STE. 300                                                        | JEWAI CNIK.                            | PKW I.,       | 05/31/2                                                                 | 2005                                   |                                          |                                                                                               | below)                                                                                                             | below                                                    | - \1                                                  |  |
| (Street)                                                        |                                        |               | 4. If Amendment, Date Original                                          |                                        |                                          |                                                                                               | 6. Individual or Joint/Group Filing(Check                                                                          |                                                          |                                                       |  |
| MEMPHIS, TN 38120                                               |                                        |               | Filed(Month/Day/Year)                                                   |                                        |                                          | Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting |                                                                                                                    |                                                          |                                                       |  |
| MEMPHIS                                                         | , 1N 38120                             |               |                                                                         |                                        |                                          |                                                                                               | Person                                                                                                             |                                                          |                                                       |  |
| (City)                                                          | (State)                                | (Zip)         | Tab                                                                     | le I - Non-l                           | Derivative                               | Securities A                                                                                  | cquired, Dispose                                                                                                   | ed of, or Bene                                           | ficially Owned                                        |  |
| 1.Title of<br>Security<br>(Instr. 3)                            | 2. Transaction Dat<br>(Month/Day/Year) | Execution any |                                                                         | 3.<br>Transactic<br>Code<br>(Instr. 8) | 4. SecuritonAcquired Disposed (Instr. 3, | (A) or of (D)                                                                                 | 5. Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |  |
| Common<br>Stock                                                 |                                        |               |                                                                         |                                        | - <b> </b>                               | (2) 11100                                                                                     | 120,000                                                                                                            | I                                                        | By R.A.<br>Trippeer, Inc.                             |  |
| Common<br>Stock                                                 |                                        |               |                                                                         |                                        |                                          |                                                                                               | 39,936                                                                                                             | I                                                        | By<br>Trust/Spouse                                    |  |
| Common<br>Stock                                                 |                                        |               |                                                                         |                                        |                                          |                                                                                               | 376,021                                                                                                            | 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<br>Derivative<br>Security<br>(Instr. 3) | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 4.<br>Transacti<br>Code<br>(Instr. 8) | 5. Number conf Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                    | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) |                                        |
|-----------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------|---------------------------------------------------------------|----------------------------------------|
|                                                     |                                                                       |                                         |                                                             | Code V                                | (A) (D)                                                                                   | Date<br>Exercisable                                      | Expiration<br>Date | Title                                                         | Amount<br>or<br>Number<br>of<br>Shares |
| Phantom<br>Stock<br>Units<br>(DDSIP)                | (1)                                                                   | 05/31/2005                              |                                                             | J <u>(1)</u> V                        | 11.63                                                                                     | <u>(1)</u>                                               | <u>(1)</u>         | Common<br>Stock                                               | 11.63                                  |
| Phantom<br>Stock<br>Units<br>(DDSIP)                | (1)                                                                   | 05/31/2005                              |                                                             | A                                     | 1,350                                                                                     | <u>(1)</u>                                               | <u>(1)</u>         | Common<br>Stock                                               | 1,350                                  |
| Stock<br>Option                                     | \$ 25.59                                                              |                                         |                                                             |                                       |                                                                                           | 07/01/2004                                               | 10/10/2011         | Common<br>Stock                                               | 7,800                                  |
| Stock<br>Option                                     | \$ 24.81                                                              |                                         |                                                             |                                       |                                                                                           | 07/01/2004                                               | 10/08/2012         | Common<br>Stock                                               | 8,400                                  |
| Stock<br>Option                                     | \$ 33.48                                                              |                                         |                                                             |                                       |                                                                                           | 07/01/2004                                               | 10/14/2013         | Common<br>Stock                                               | 6,200                                  |

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# **Reporting Owners**

| Reporting Owner Name / Address | Keiationsinps |           |         |       |  |  |
|--------------------------------|---------------|-----------|---------|-------|--|--|
|                                | Director      | 10% Owner | Officer | Other |  |  |
|                                |               |           |         |       |  |  |

TRIPPEER RICHARD A JR 5865 RIDGEWAY CNTR. PKWY., STE. 300 X MEMPHIS, TN 38120

## **Signatures**

By: Ronald C. Jackson 06/01/2005

\*\*Signature of Date Reporting Person

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## **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.

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.