

REGIONS FINANCIAL CORP

Form 4

February 21, 2003

<b>FORM 4</b>  [ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).	<b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b>  Washington, D.C. 20549  <b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b>  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(f) of the Investment Company Act of 1940				OMB APPROVAL  <hr/> OMB Number: 3235-0287 Expires: December 31, 2001 Estimated average burden hours per response. . . . 0.5
1. Name and Address of Reporting Person* <b>Gordon, David C.</b>  <div style="display: flex; justify-content: space-between;"> <span>(Last)</span> <span>(First)</span> <span>(Middle)</span> </div> <b>P.O. Box 511</b>  <div style="text-align: center;">(Street)</div> <b>Montgomery, AL 36101</b>  <div style="display: flex; justify-content: space-between;"> <span>(City)</span> <span>(State)</span> <span>(Zip)</span> </div>	2. Issuer Name and Ticker or Trading Symbol <b>Regions Financial Corp. RF</b>  3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)	4. Statement for (Month/Year) <b>February 20 2003</b>  5. If Amendment, Date of Original (Month/Year)	6. Relationship of Reporting Person(s) to Issuer  (Check all applicable)  <div style="display: flex; justify-content: space-between;"> <span>_____ Director _____ 10%</span> </div> Owner <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> _____ Officer _____</span> </div> Other  Officer/Other Description <b><u>EVP Operations Group; Member Leadership Team</u></b>  7. Individual or Joint/Group Filing (Check Applicable Line)  <input checked="" type="checkbox"/> Individual Filing <input type="checkbox"/> Joint/Group Filing		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned						
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5)	5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Ownership Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
		Code   V	Amount   A/D   Price			
<b>Common Stock</b>	<b>02/20/2003</b>	<b>F</b>	<b>663.000   D   \$31.7250</b>	<b>11,992.000</b>	<b>D</b>	
<b>Common Stock (DRP)</b>				<b>11,125.000</b>	<b>D</b>	

(over)

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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. Conver- sion or Exercise Price of Deri- vative Security	3. Transac- tion Date (Month/ Day/ Year)	4. Transac- tion Code and Voluntary (V) Code (Instr.8)	5. Number of Derivative Securities Acquired (A) or Disposed (D) Of  (Instr. 3,4 and 5)	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially Owned at End of Month (Instr.4)	10. Owner- ship Form of Deriv- ative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr.4)
			Code I V		(DE)   (ED)					
Phantom Stock Units (401k)	(1)				(1)   (1)	Common Stock - 1,937.0		1,937.0	D	
Stock Option	\$38.7500				10/09/1998   10/09/2007	Common Stock - 3,949.0		3,949.0	D	
Stock Option	\$41.3437				04/09/1999   04/09/2008	Common Stock - 11,250.0		11,250.0	D	
Stock Option	\$35.6562				08/30/2000   08/30/2009	Common Stock - 11,250.0		11,250.0	D	
Stock Option	\$27.9050				01/16/2002   01/16/2011	Common Stock - 10,000.0		10,000.0	D	
Stock Option	\$27.9050				01/16/2003   01/16/2011	Common Stock - 5,000.0		5,000.0	D	
Stock Option	\$27.9050				01/16/2004   01/16/2011	Common Stock - 5,000.0		5,000.0	D	
Stock Option	\$30.8950				01/22/2003   01/22/2012	Common Stock - 12,500.0		12,500.0	D	
Stock Option	\$30.8950				01/22/2004   01/22/2012	Common Stock - 6,250.0		6,250.0	D	
Stock Option	\$30.8950				01/22/2005   01/22/2012	Common Stock - 6,250.0		6,250.0	D	

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts \_\_\_\_\_  
constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).      \*\* Signature of Reporting Person  
Date

Note: File three copies of this Form, one of  
which must be manually signed. If space is

**Ronald C. Jackson**

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insufficient,

David C. Gordon

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.

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FOOTNOTE Descriptions for Regions Financial Corp. RF

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David C. Gordon  
P.O. Box 511

Montgomery, AL 36101

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Explanation of responses:

(1) The reported phantom stock units were acquired under Regions' benefits plans.

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