REGIONS FINANCIAL CORP

Form 4 January 17, 2008

FORM 4

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

OMB Number: 3235-0287

Estimated average

Check this box if no longer subject to Section 16

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Number: January 31, 2005

OMB APPROVAL

Section 16. Form 4 or Form 5 obligations may continue.

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

burden hours per response... 0.5

1(b).

(Print or Type Responses)

See Instruction

CLAUDE B	Symb	ol	Issuer (Check all applicable)			
(First) (1	(Mont	h/Day/Year)	X Director 10% Owner Officer (give title below) Other (specify below)			
(Street)	Filed(,	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
HAM, AL 352020)247		Person			
(State)	(Zip) T	able I - Non-Derivative Securities A	cquired, Disposed of, or Beneficially Owned			
	Execution Date, any	Code (Instr. 3, 4 and 5) (Instr. 8) (A) or	Securities Ownership Indirect Beneficially Form: Beneficial Owned Direct (D) Ownership Following or Indirect (Instr. 4) Reported (I) Transaction(s) (Instr. 4) (Instr. 3 and 4)			
01/15/2008		$J_{\frac{(1)}{2}}$ 551.11 A $\frac{\$}{20.1}$	By Trustee Director's Def Stock Inv Plan (2)			
	(State) 2. Transaction Date (Month/Day/Year)	CLAUDE B REG (First) (Middle) 3. Dat (Mont) (D247 01/15 (Street) 4. If A Filed(HAM, AL 352020247 (State) (Zip) T 2. Transaction Date (Month/Day/Year) Execution Date, any (Month/Day/Year)	Symbol REGIONS FINANCIAL CORP [RF (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) 0247 01/15/2008 (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) IAM, AL 352020247 (State) (Zip) Table I - Non-Derivative Securities A 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (Diany Code (Instr. 3, 4 and 5) (Month/Day/Year) (Instr. 8) (A) or Code V Amount (D) Price			

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

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.

SEC 1474

(9-02)

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

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
	·				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						`
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	-	Title	Number		
						Lacroisdoic	Dute		of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
NIELSEN CLAUDE B P O BOX 10247 BIRMINGHAM, AL 352020247	X					

Signatures

By: John
Buchanan

**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.
- (2) Represents share equivalent of phantom stock in 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.

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