

**2010 REGIONS CHARITY CLASSIC POSTER CONTEST
OFFICIAL RULES**

- 1. NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP IS REQUIRED TO ENTER OR WIN.**
- 2. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.**
- 3. HOW TO ENTER.**

A. Contest Period; Participating Branches. The 2010 Regions Charity Classic Poster Contest (the "Contest") begins on March 30, 2010, and ends on April 24, 2010 (the "Contest Period"). Official Contest entry forms ("Official Entry Forms") are available during the Contest Period at all Regions Bank branches locations within the State of Alabama (the "Participating Branches"), or online at www.regionscharityclassic.com/poster.php (the "Website").

B. Contest Areas; Grade Brackets. For purposes of the Contest, Sponsor has divided the State of Alabama into four (4) different geographic Contest areas (collectively, the "Contest Areas"). Each entrant will be placed into one Contest Area, according to the location of the entrant's school. One finalist (a "Finalist") will be chosen from the following grade-level brackets (the "Grade Brackets") for each Contest Area: (1) Kindergarten; (2) First Grade; (3) Second Grade; (4) Third Grade; (5) Fourth Grade; and (6) Fifth Grade.

C. How to Enter. Children wishing to enter should (i) fully complete (or have an adult complete) the written portion of the Official Entry Form (including the child's school address), (ii) sign the Official Entry Form, (iii) have a parent or teacher sign the Official Entry Form, (iv) prepare a poster ("Poster"), the requirements of which are described in section 3(D) below, and (v) have an adult bring the completed Official Entry Form and Poster to a Participating Branch, or mail the Official Entry Form and Poster to: Regions Charity Classic, Attn: Poster Contest, 100 Grandview Place, Suite 110, Birmingham, AL 35243.

Only completed Official Entry Forms will be accepted. Limit one (1) entry per child. No copies or mechanical reproductions of entries will be accepted. Once submitted, entries and artwork become the exclusive property of Sponsor and will not be returned. **All hand-delivered entries must be received by the appropriate Participating Branch by close of business on April 24, 2010. Mail-in entries must be postmarked on or before April 24, 2010, and received on or before May 3, 2010.**

Neither Sponsor, Regions Bank, nor any of their respective parents, subsidiaries, affiliated companies, employees, representatives or agencies, is responsible for: (i) lost, late, damaged, delayed, destroyed, misdirected, postage-due, incomplete, or illegible entries; (ii) any error, omission, interruption, deletion, defect, delay in operation or transmission, theft or destruction or unauthorized access to, or alternation of, entries; or (iii) any problems or technical malfunctions of the Website or of any telephone or communications network or lines, computer

on-line systems, servers or providers, computer equipment, software, or failure of any transmission to be received by Sponsor on account of technical problems or traffic congestion on the internet or at any website, or any combination thereof, including any injury or damage to any person's computer related to or resulting from participation or downloading any materials related to this Contest. All internet access and usage charges are the responsibility of the contestant.

D. Poster Requirements. All Posters must be on poster paper/poster board measuring 11" X 17"; any Posters that are submitted on any different size poster paper/poster board will not be considered. Posters should be in full color, and contestants may use any coloring device for preparing the Poster, so long as the artwork will not smudge. The objective of the Contest is for the contestant to create an official Regions Charity Classic Golf Tournament (the "Tournament") Poster, and therefore to be considered, a Poster must (i) concern or otherwise relate to the Tournament; (ii) contain the Tournament theme (a depiction of the unique features of the Tournament and golf course, such as the Ross Bridge beautiful green golf course with waterfalls, lakes, bridges and a castle-like hotel, and/or the fact that the Tournament raises funds for Alabama charities); (iii) contain the Tournament event name ("Regions Charity Classic"); (iv) contain the dates of the Tournament ("May 12 - May 16, 2010"); and (v) contain the name of the Tournament location ("Ross Bridge").

Posters must be the original artwork of the contestant. Artwork may not be offensive, defamatory or otherwise violate the rights of any third parties, the determination of which shall be in the sole discretion of Sponsor and/or the judges. Artwork must not have been entered in any other competitions or have won previous awards or competitions.

4. ELIGIBILITY. Contestants must be (a) enrolled in kindergarten through fifth grade in a school or kindergarten located in the State of Alabama and (b) a legal U.S. resident of Alabama at time of entering this Contest. Employees (and children of employees) of Sponsor, the Bruno Event Team, Regions Bank, and their respective affiliate companies, parents, subsidiaries, agents, advertising and promotional agencies, and their immediate families or persons residing in the same household of such employees are not eligible to enter or win.

5. CONTEST JUDGING. A panel of qualified judges appointed by Sponsor will judge the Contest on or about May 5, 2010. Up to a total of 30 points will be awarded to each entry based on the following equally-weighted criteria: (a) use of the Tournament theme (up to 10 points); (b) creativity (up to 10 points); and (c) coloring quality (up to 10 points).

The contestant with the most points in each Grade Bracket in each Contest Area will be deemed a Finalist. A total of twenty-four (24) Finalists will be chosen by the judges, and each Finalist (other than the Grand Prize Winner) will receive a Finalist Prize. Following determination of the Finalists, the 24 Finalists' Posters will be submitted to a Grand Prize round of judging, and the judges will chose one (1) Finalist from among the 24 Finalists as the Grand Prize Winner. Judging for the Grand Prize round will be according to the judging criteria outlined above. In the event of a tie among contestants in a Grade Bracket or in the Grand Prize round, the winner(s) will be determined by reviewing the tying contestants' point standings in the following categories, in the following order, until a winner is determined: (a) use of the Tournament theme; (b) creativity; and (c) coloring quality. Contestants need not be present to win.

The parents or legal guardians of winners will be notified by phone or mail, and may be required to sign and return an Affidavit of Eligibility and Release within three (3) days of notification in order to receive the prizes. In the event of non-compliance with these requirements, or if the prize/prize notification is undeliverable, the prize will be forfeited and awarded to the contestant with the next highest point score.

6. FINALIST PRIZES; GRAND PRIZE. Each Finalist (other than the Grand Prize Winner) will receive a Finalist Prize, which consists of: (a) one (1) \$100 U.S. savings bond that has an approximate present value of \$100; and (b) a technology prize package. Total approximate retail value ("ARV") of each Finalist Prize is \$200.

The Grand Prize Winner will receive the Grand Prize consisting of: (a) one (1) \$100 U.S. savings bond that has an approximate present value of \$100; (b) a technology prize package; (c) deluxe hotel accommodations for Grand Prize Winner (and his or her immediate family members) at the Renaissance Ross Bridge Resort and Spa County Club for the night of May 15, 2010 (one room; maximum occupancy of four); (d) four (4) VIP tickets to the Tournament on May 16, 2010; and (e) the opportunity to have a photograph taken with the winner of the 2010 Tournament and to have the Grand Prize Winner's Poster signed by the winner of the 2010 Tournament. Total ARV of Grand Prize is \$1,000. In addition, a \$10,000 cash award will be made by the Sponsor to the Grand Prize Winner's school and a \$10,000 cash award will be made by the Sponsor to the Alabama Children's Hospital Foundation in the name of the Grand Prize Winner.

Maturity date of savings bond will depend on the date bond is purchased. Savings bond is subject to cash redemption terms specified by the U.S. Government. Winners must comply with all terms and conditions of the savings bond. Transportation, travel expenses, meals and any other expenses not specified herein are the sole responsibility of the winner and are not included in Grand Prize. Sponsor is not responsible for cancellation of the Tournament. In the event that Tournament is postponed or canceled on one or more of the applicable days (including because of weather), Sponsor will not be responsible for awarding that portion of the Grand Prize and no substitution or compensation will be provided. The remainder of the Grand Prize package will be awarded.

All taxes or expenses, including, without limitation, sales tax, luxury tax and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner. No prize substitution or cash equivalent of prize, except at Sponsor's sole discretion, and then only for a prize of equal or greater value. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded.

7. CONDITIONS OF PARTICIPATION. By participating, contestants and minor contestants' parents or legal guardians release Sponsor, Regions Bank and their parents, subsidiaries, affiliates, and the directors, officers, employees, or agencies of any of the above organizations from any and all liability for any injuries, losses, tax liabilities or damages of any kind arising from contestant's participation in this Contest or resulting from acceptance, possession, use or misuse of any prize. By participating, contestants and contestants' parents and

legal guardians agree to these Official Rules and the decisions of the judges, which shall be final and legally binding in all matters relating to this Contest.

Contestants and contestants' parents and legal guardians agree that their entries, Poster and artwork become the sole property of Sponsor. Sponsor reserves the right to edit, adapt, copyright, publish, transfer and use any or all of the entries, Posters and artwork submitted, without compensation. Acceptance of prize shall constitute and signify the agreement and consent of winner and winner's parents and legal guardians that Sponsor may use winner's entry, Poster and artwork, name, address (city and state only), likeness, image, voice and/or prize information for promotional purposes in any media now existing or hereinafter devised, without additional compensation, where legal. Winners (and winners' parents and guardians) agree to sign, upon Sponsor's request, any additional assignments, licenses, releases or other documents related to the entry or that Sponsor may otherwise reasonably require in order to effectuate the purposes and intent of these Official Rules.

Failure to comply with these Official Rules may result in disqualification from the Contest. Sponsor reserves the right, in its sole discretion, to: (i) disqualify from this or any contest it sponsors, now or in the future, any person it finds, in its sole discretion, has intentionally violated these Official Rules, tampered with the entry process, the operation of the Contest, or any other aspect of this Contest; and (ii) cancel or suspend part or all of this Contest in the event that errors, tampering, fraud, unauthorized intervention or other causes beyond Sponsor's control, corrupt or impair the administration, security, fairness or proper play of the Contest. In such event, Sponsor may award prizes according to the judging process described in these Official Rules from all eligible entries received prior to the date of cancellation or suspension.

8. SPONSOR. Contest sponsor: Regions Charity Classic, 100 Grandview Place, Suite 110, Birmingham, AL 35243.

9. OFFICIAL RULES. To receive a copy of these Official Rules, please print from the Website or send a stamped, self-addressed envelope to: Regions Charity Classic, Attn: Poster Contest Rules, 100 Grandview Place, Suite 110, Birmingham, AL 35243, before April 24, 2010.

10. WINNERS LIST. To receive a list of winners, send a stamped, self-addressed envelope to: Regions Charity Classic, Attn: Poster Contest Winners List, 100 Grandview Place, Suite 110, Birmingham, AL 35243, before November 5, 2010.

Abbreviated Rules:

©2010 Regions Bank. Member FDIC. NO PURCHASE OR BANKING RELATIONSHIP REQUIRED TO ENTER OR WIN THIS CONTEST. VOID WHERE PROHIBITED. Contestants must be (a) enrolled in kindergarten through fifth grade in a school or kindergarten located in the State of Alabama and (b) a legal U.S. resident of Alabama at time of entering this Contest. Contest begins on 3/30/2010 and ends on 4/24/2010.

Official Contest entry forms ("Official Entry Forms") are available during the Contest Period at all Regions Bank branches locations within the State of Alabama (the "Participating Branches"), or online at www.regionscharityclassic.com/poster.php (the "Website").

Children wishing to enter should (i) fully complete (or have an adult complete) the written portion of an Official Entry Form (including the child's school address), (ii) sign the Official Entry Form, (iii) have a parent or teacher sign the Official Entry Form, (iv) prepare a poster ("Poster"), the requirements of which are described in section 3(D) of the Official Rules; and (v) have an adult bring the completed Official Entry Form and Poster to a Participating Branch, or mail the Official Entry Form and Poster to: Regions Charity Classic, Attn: Poster Contest, 100 Grandview Place, Suite 110, Birmingham, AL 35243.

All hand-delivered entries must be received by the appropriate Participating Branch by close of business on 4/24/2010. Mail-in entries must be postmarked on or before 4/24/2010, and received on or before 5/3/2010. For Contest details, see Official Rules posted at Participating Branches or visit the Website.

Sponsor will award 24 Finalist Prizes and 1 Grand Prize. Grand Prize winner will receive: (a) one (1) \$100 U.S. savings bond that has an approximate present value of \$100; (b) a technology prize package; (c) deluxe hotel accommodations for Grand Prize Winner (and his or her immediate family members) at the Renaissance Ross Bridge Resort and Spa County Club for the night of May 15, 2010 (one room; maximum occupancy of four); (d) four (4) VIP tickets to the Tournament on May 16, 2010; and (e) the opportunity to have a photograph taken with the winner of the 2010 Tournament and to have the Grand Prize Winner's Poster signed by the winner of the 2010 Tournament. Total ARV of Grand Prize is \$1,000. In addition, a \$10,000 cash award will be made by the Sponsor to the Grand Prize Winner's school and a \$10,000 cash award will be made by the Sponsor to the Alabama Children's Hospital Foundation in name of Grand Prize Winner. Each Finalist (other than the Grand Prize Winner) will receive a Finalist Prize, which consists of: (a) one (1) \$100 U.S. savings bond that has an approximate present value of \$100; and (b) a technology prize package. ARV of each Finalist Prize is \$200.

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