

REGIONS SPIN THE WHEEL CONTEST
RULES (“OFFICIAL RULES”)

CONSUMER DISCLOSURE

No purchase or payment of any kind is necessary to enter or win. All eligible contestants spinning the wheel will win a prize (average approximate retail value of prize: \$2.00), or the opportunity to participate in the Grab Cash Drawing (odds of Contest participant winning opportunity to participate in Grab Cash Drawing: 1 in 15; odds of winning opportunity to participate in Grab Cash Contest depend on the number of eligible entries received in each Grab Cash Drawing). Sponsor: Regions Bank.

The Regions Spin the Wheel Contest (the “Contest”) is sponsored by Regions Bank.

Participation in the Contest constitutes the entrant's (“you” or “your”) full and unconditional agreement and acceptance of these Official Rules including the decisions of the judges, which are final on all matters relating to the Contest.

1. No purchase or transaction is necessary to enter or win. A purchase will not increase your chances of winning. **Void where prohibited or restricted by law.**

2. Contest Dates: The Contest runs each day from 7:00 a.m. CT through 6:00 p.m. CT beginning on Wednesday, May 14, 2008, and ending on Sunday, May 18, 2008 (the “Contest Period”), and is held at the Regions Bank Welcome Pavilion (the “Pavilion”) during the Regions Classic Charity Tournament (the “Tournament”).

3. How to Enter; Who Can Enter: If you are wearing green during the Contest Period at the Tournament, you are eligible to stop by the Pavilion and spin the wheel once. (Please note that the green must be visible on your outer person; you are not eligible if revealing the green would result in any state of undress or inappropriate exposure.) Limit one spin of wheel per person during Contest Period. The Contest is open to anyone wearing green of any age who is capable of spinning the wheel; however, only persons 18 years of age or older who are legal residents of one of the United States or D.C. may participate in the Grab Cash Drawing. All eligible contestants spinning the wheel will win a prize (average approximate retail value of prize: \$2.00), or the opportunity to participate in the Grab Cash Drawing. In the event that your spin of the wheel lands on “Grab Cash Drawing,” and you are under 18 years of age (or are not a legal resident of one of the United States or D.C.), you will receive an alternative prize, which is your choice of any of the other prizes listed on the wheel.

Employees of Regions Bank, their respective affiliates and agents, contractors and the immediate family members (defined as parents, parents-in-law, children, siblings, and spouse) of each employee, together with those persons with whom such employees are domiciled (collectively, “Regions Employees”), are not eligible to enter the Grab Cash Drawing, but are eligible to win all other prizes on the Contest prize wheel. In the event that a Regions Employee’s spin of the wheel lands on “Grab Cash Drawing,” such Regions Employee will receive an alternative prize, which is his or her choice of any of the other prizes listed on the wheel.

4. Grab Cash Drawing: In the event that your spin of the wheel lands you on “Grab Cash Drawing” (and you are eligible to be a Grab Cash Drawing participant), you will be entered into the next scheduled Grab Cash Drawing. A random Grab Cash Drawing will be held at the end of each hour of each day of the Contest Period (beginning at 8:00 a.m. and continuing on the hour, each hour, until 6:00 p.m.) to select a Grab Cash Contest participant (“Grab Cash Contest Participant”) from all eligible Grab Cash Drawing entries received during the prior hour. One Grab Cash Contest Participant will be randomly selected from each Grab Cash Drawing. Each selected Grab Cash Contest Participant will be eligible to participate in the Grab Cash Contest described in section 5 below. **Grab Cash Contest Participant must be present at the time his or her name is drawn.** If any selected Grab Cash Contest Participant is not present at the time their name is called following the Grab Cash Drawing, the Grab Cash Contest opportunity will be forfeited and an alternate Grab Cash Contest Participant will be selected randomly from among all remaining eligible entries. In the event that you are a Grab Cash Drawing participant but are not selected to be a Grab Cash Contest Participant, you will receive an alternative prize, which is your choice of any of the other prizes listed on the wheel.

5. Grab Cash Contest; Grab Cash Contest Prize Details. Each Grab Cash Contest Participant will have the opportunity to participate in the Grab Cash Contest where the Grab Cash Contest Participant may enter a booth in which cash is blown (the “Money Machine”). EACH GRAB CASH CONTEST PARTICIPANT WHO ENTERS THE MONEY MACHINE WILL HAVE 15 SECONDS TO COLLECT AS MUCH MONEY AS HE OR SHE CAN in accordance with these official rules and the determination of the judges. Grab Cash Contest Participants must abide by the following:

- (1) No clothing article may be used to trap or catch bills. Grab Cash Contest Participant may grab bills against their body.
- (2) No adhesive material may be used in any way to aid in the collection of bills.
- (3) Grab Cash Contest Participant may not stand on bills upon entering the machine.
- (4) Disqualification will be up to the Grab Cash Contest judges whose decisions will be final.
- (5) Grab Cash Contest Participant will be signaled when to start and when to stop by the Grab Cash Contest judges.

Approximate retail value of each available Money Machine prize varies with how much a Grab Cash Contest Participant can catch in 15 seconds. Maximum available value of any prize for any individual Grab Cash Contest Participant is \$400. At the time of each Grab Cash Contest Participant’s entry into the Money Machine to attempt to win cash, the Money Machine will contain 240 dollar bills, 5 ten dollar bills, 10 five dollar bills and 3 twenty dollar bills. All taxes or expenses, including, without limitation, sales tax, luxury tax and any other costs incurred in claiming or using any prizes, are the sole responsibility of the prize winner. The value of the Grab Cash Contest prize(s) may be reported to the IRS as income to the winner. Grab Cash Contest prize(s) are non-transferable. Limit one Grab Cash Contest prize per person, household or family. No prize substitutions except at the sole discretion of Regions Bank, and then only for a prize of equal or greater value.

6. Grab Cash Contest Notification and Redemption: By participating in the Grab Cash Contest, you represent and warrant that you have the necessary level of physical fitness to

participate in the Grab Cash Contest, and that you are in good health and without physical disabilities or medical conditions that might create a hazard for you or other participants. If your entry is drawn as a Grab Cash Contest Participant, your name will be announced by a Grab Cash Contest representative. You must be present at the time your name is drawn and announced to be eligible to be a Grab Cash Contest Participant. Grab Cash Contest Participants will be required to immediately complete, sign, and return to Regions Bank an Affidavit of Eligibility, Waiver of Liability and (except where prohibited by law), Publicity Release prior to entering the Money Machine. Upon verification of the completed Affidavit, Grab Cash Contest participants will be invited to enter the Money Machine. Grab Cash Contest prize is nontransferable and official photo identification (driver's license, passport, etc.) must be presented to receive prize. In the event of noncompliance with these Official Rules, prize will be forfeited.

7. Odds of Winning: All eligible Contest participants spinning the wheel will win a prize (average approximate retail value of prize: \$2.00). Odds of a Contest participant becoming a Grab Cash Drawing participant are 1 in 15; odds of Grab Cash Drawing participant becoming a Grab Cash Contest Participant depend on the number of eligible entries received in each Grab Cash Drawing.

8. Publicity: A Grab Cash Contest Participant's participation in the Grab Cash Contest constitutes permission for Regions Bank to use the Grab Cash Contest Participant's name, likeness, voice and comments for advertising and promotional purposes worldwide in any media without limitation and without additional compensation, where legal and unless prohibited by law. Tennessee residents need not consent or sign any publicity release.

9. Restrictions: The following are prohibited and will result in automatic disqualification from the Contest: (1) spinning the wheel more than once; (2) using any method that artificially increases odds of winning; (3) non-compliance with these Official Rules; and (4) any other act, which Regions Bank or the official judges determine, in their sole discretion, jeopardizes the integrity of the Contest.

10. Winner List; Copy of Rules: The name(s) of the Grab Cash Contest winner(s) and a copy of these complete Official Rules are available by sending a self addressed, pre-stamped envelope with your request to 1900 Fifth Avenue North, Birmingham, Alabama 35203.

11. General Terms and Conditions: This Contest is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. Regions Bank reserves the right to terminate or withdraw the Contest at any time, by posting a notice at the Pavilion. Regions Bank makes no representations or warranties regarding any awarded prize. By participating in the Contest, each participant agrees to release and hold Regions Bank and its employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors (collectively the "Released Parties"), harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest, the Cash Grab Contest, the Money Machine, or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity rights, defamation, or invasion of privacy.

Sponsor/Operator: Regions Bank, 1900 Fifth Avenue North, Birmingham, Alabama 35203.

Regions Spin the Wheel Contest Abbreviated Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED. The Contest runs each day from 7:00 a.m. CT through 6:00 p.m. CT beginning on Wednesday, May 14, 2008 and ending on Sunday, May 18, 2008 (the "Contest Period"), and is held at the Regions Bank Welcome Pavilion (the "Pavilion") during the Regions Classic Charity Tournament (the "Tournament").

If you are wearing green during the Contest Period at the Tournament, you are eligible to stop by the Pavilion and spin the wheel once. Limit one spin of wheel per person during Contest Period. All eligible Contest participants spinning the wheel will win a prize (average approximate retail value of prize: \$2.00).

The Contest is open to anyone wearing green of any age who is capable of spinning the wheel; however, only persons 18 years of age or older who are legal residents of one of the United States or D.C. may participate in the Grab Cash Drawing. In the event that your spin of the wheel lands on "Grab Cash Drawing," and you are under 18 years of age (or are not a legal resident of one of the United States or D.C.), you will receive an alternative prize, which is your choice of any of the other prizes listed on the wheel.

In the event that your spin of the wheel lands you on "Grab Cash Drawing" (and you are eligible to be a Grab Cash Drawing participant), you will be entered into the next scheduled Grab Cash Drawing. Odds of a Contest participant becoming a Grab Cash Drawing participant are 1 in 15. A random Grab Cash Drawing will be held at the end of each hour of each day of the Contest Period (beginning at 8:00 a.m. and continuing on the hour, each hour, until 6:00 p.m.) to select a Grab Cash Contest participant ("Grab Cash Contest Participant") from all eligible Grab Cash Drawing entries received during the prior hour. One Grab Cash Contest Participant will be randomly selected from each Grab Cash Drawing. **Grab Cash Contest Participant must be present at the time his or her name is drawn at Grab Cash Contest Drawing.** Odds of Grab Cash Drawing participant becoming a Grab Cash Contest Participant depend on the number of eligible entries received in each Grab Cash Drawing.

Each selected Grab Cash Contest Participant will be eligible to participate in the Grab Cash Contest where they enter the Money Machine and have 15 seconds to collect as much money as they can in accordance with the Contest rules. Approximate retail value of each available Money Machine prize varies with how much a Grab Cash Contest participant can catch in 15 seconds; maximum available value of any prize for any individual Grab Cash Contest participant is \$400.

See Official Rules posted at the Pavilion for details. Sponsor: Regions Bank, 1900 Fifth Avenue North, Birmingham, Alabama 35203.