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REGIONS FINANCIAL CORP Form 8-K January 29, 2007

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549 FORM 8-K CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): January 29, 2007 REGIONS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE (State or other jurisdiction of incorporation) 000-50831 (Commission File Number) 63-0589368 (IRS Employer Identification No.)

1900 FIFTH AVENUE NORTH BIRMINGHAM, ALABAMA 35203

(Address, including zip code, of principal executive office)
Registrant s telephone number, including area code: (205) 944-1300
Not applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure.

In accordance with general instruction B.2. of Form 8-K, the following information is furnished and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

The Registrant expects to use a visual presentation discussing current prospects for the Registrant in meetings with analysts and investors, including in the Registrant s presentation at the 2007 Citigroup Financial Services Conference in New York on Tuesday, January 30, 2007 at approximately 9:45 a.m. Eastern Time.

A copy of the visual presentation is being furnished as Exhibit 99.1 to this report, substantially in the form intended to be used. Exhibit 99.1 is incorporated by reference under this Item 7.01. Such visual presentation materials also will be available on Regions Web site at www.regions.com.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits. The exhibit listed in the exhibit index is furnished pursuant to Regulation FD as part of this current report on Form 8-K and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934. Exhibit Index

Exhibit No. Exhibit

99.1 Visual materials for presentation

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

REGIONS FINANCIAL CORPORATION

By: /s/ John D. Buchanan

Name:

John D. Buchanan

Title: Executive Vice President

Date: January 29, 2007