

Prosperity can be measured from several perspectives as we consider the many factors that contribute to overall quality of life. Without discounting any of the other determinants of health and wellness, our focus as a bank is primarily centered on *financial prosperity*. Our premise is this: Our company's performance, even our very existence, is inextricably linked to the financial wellness of the customers and communities we serve. When more people in our communities prosper, we prosper. This belief fuels our [Shared Value approach](#) to business and informs our community investment decisions.

### Ensuring Shared Value

By shared value, we mean doing business in a manner that benefits our customers, our communities, our associates and our shareholders. It is our belief that business is done best when all of these groups share in the benefits.

At Regions, our goal is simple: We want to create more opportunity for more people to achieve financial success. This is "Inclusive Prosperity," and it's in the best interest of all our stakeholders. We also believe prosperity must include an element of financial sustainability. Giving someone money may address a short-term need, but it rarely creates lasting impact. Real prosperity requires an individual to have the means to continue generating income and creating wealth.

### Investing in the Community

Aligning the Regions Shared Value philosophy with our commitment to foster inclusive prosperity led us to develop three priority areas for focusing our community investments.

- 1. Economic and Community Development:** Regions Bank, along with the [Regions Foundation](#) and the [Regions Community Development Corporation](#), provide capital and technical assistance to support community development projects and entities across our 16-state footprint. We provide loans, grants and investments to fund neighborhood revitalization projects, grow small businesses, provide access to affordable housing and take part in programs that encourage and enable homeownership.
- 2. Education and Workforce Readiness:** Regions partners with community organizations to provide financial and volunteer support for programs that deliver [workforce development](#), [career readiness training and retraining](#), job opportunities for people with disabilities and support for secondary education and [collegiate initiatives](#), including [HBCUs](#). We understand that helping ensure every student has the opportunity to learn – and providing support where needed along way – creates greater economic opportunities and, over time, can ensure generational wealth for more families.
- 3. Financial Wellness:** At Regions, we believe accessibility to financial education can help close the wealth gap. Through our [award-winning Regions Next Step®](#) program, we provide guidance on how to save more, spend wisely and manage credit in a productive way. This

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program – through its various touchpoints – provides free financial education, financial planning tools and resources, and integrated asset-building strategies to a variety of groups in our communities, including [youth](#), entrepreneurs and small business owners, first-time homebuyers, veterans and vulnerable populations, including individuals with cognitive disabilities and those who have been through the [criminal justice system](#).

### **Fostering Inclusive Prosperity Through Products and Services**

While strategic community engagement priorities are vital in how banks can create Shared Value for all stakeholders, another key is access to preferred financial tools, industry-leading products, and expert financial guidance for the unbanked and underbanked. Regions provides [innovative financial resources](#) that are simple, straightforward, safe, often with savings bonuses and reduced or no fees. Along with products, our bankers are committed to providing advice and guidance to help all our customers build financial confidence and meet their financial goals.

### **Conclusion**

Financial institutions are uniquely positioned to make a positive difference by ensuring more services are accessible to more people throughout all the communities we serve. As we work collectively to develop a blueprint to ensure more people in our communities have opportunities for financial success, it is incumbent on the entire financial services industry to help eliminate barriers and create Shared Value for all. At Regions, we understand this responsibility, and we are committed to doing our part.