



\*\*\*\*\*SINGLE-PIECE

1 1

January 23, 2012

John Q Sample  
Jane Sample  
123 Main Street  
Suite 123  
Anytown US 12345-6789



Dear John Sample,

At Regions, one of our core values is to do what is right, not only for our customers and shareholders, but also for our valued associates both past and present. For that reason, I am writing to let you know about a recent situation involving one of our service providers that affects some of your personal information.

Ernst & Young serves as the audit firm for Regions' 401(k) plan. Recently, Ernst & Young mailed to one of its other offices a flash drive containing an electronic file that included your name and Social Security number and possibly your date of birth. When the package arrived at its destination, the package had an opening and the flash drive was missing. At this time, we have no indication that any fraud has occurred due to this situation.

Regions takes the security and privacy of personal information very seriously and, while the incident was not due to any error on Regions' part, I want you to know that our primary concern is for your well-being and peace of mind. Enclosed with this letter is a separate notice from Ernst & Young with more details about the incident as well as some important tips for protecting yourself, including information about how to get free credit monitoring for one year. I want to encourage you to read the notice carefully and hope you will consider taking advantage of the credit monitoring offer.

We sincerely regret any inconvenience you may encounter as a result of this incident, and I want to assure you we are working closely with Ernst & Young to try to make things right for you. If you have any questions after reading the enclosed notice, Ernst & Young has set up a call center to help answer them. You may call them at (866) 385-0600 (outside the U.S. or Canada: (201) 872-0966).

As always, thank you for your service to Regions.

Sincerely,

David R. Keenan  
Human Resources Director



John Q Sample  
Jane Sample  
123 Main Street  
Suite 123  
Anytown US 12345-6789

January 23, 2012



Dear John Sample,

In relation to an annual audit of Regions Financial Corporation's 401(k) plan, Ernst & Young LLP recently mailed to another Ernst & Young office a USB flash drive (also known as a thumb drive) containing a file with some of your personal information. The information may have included your name, Social Security number and date of birth. When the package arrived at its destination on November 18, 2011, the flash drive was missing. While the device was encrypted, the decryption password was inadvertently included inside the package. The password was still in the package when it arrived. Since this occurred, we have been investigating the matter, reconstructing the data and determining which individuals may have been affected.

Ernst & Young takes the security and privacy of personal information very seriously, as does Regions, and we deeply regret that this incident occurred. Ernst & Young is taking steps to prevent this issue from reoccurring, including providing additional training to the Ernst & Young team that works with Regions regarding the proper handling of confidential information.

Although we have no reason at this time to believe your information has been accessed inappropriately or will be misused, we want to provide the following information to help you protect yourself:

- We have arranged to provide credit monitoring for one year at no charge to you. To obtain this credit monitoring, you must enroll before June 30, 2012. Once enrolled, you will receive communications detailing any key changes to your credit reports from all three major U.S. credit bureaus. To enroll in this credit monitoring service, please visit the web address below and enter the code provided. You will be instructed on how to initiate your online membership. If you do not have Internet access, please call (866) 252-0121.

**Web site for enrollment:** <http://partner.consumerinfo.com/ey>

**Your Credit Monitoring Code:** EY9999999

- In addition, upon your request, the three major U.S. credit bureaus can place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. There is no charge for this service. However, because it tells creditors to follow certain procedures to protect you, it may delay your ability to obtain credit in some circumstances. You may initiate a fraud alert for all three major bureaus by contacting any one of them at the following numbers or websites:

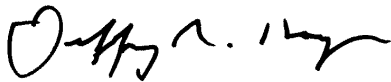
<b>Experian</b>	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
<b>Equifax</b>	(800) 525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion</b>	(800) 680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

- We encourage you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and monitoring your free credit reports. You are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.
- For additional information on how to further protect yourself against identify theft, you may visit the U.S. Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- The attached Reference Guide provides details on these and other steps you may wish to consider.

Ernst & Young has established a toll-free help line at (866) 385-0600 (outside the U.S. or Canada: (201) 872-0966), to assist you with questions you may have related to this incident. The help line will be staffed from 8 a.m. to 5 p.m. Central Time, Monday through Friday, from now until March 31, 2012. If you call after hours, please leave a message and we will call you back the next business day.

Again, we deeply regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Hoops". The signature is stylized and cursive.

Jeffrey R. Hoops  
Partner  
Ernst & Young LLP  
Chief Privacy Officer



## Reference guide

We encourage individuals receiving Ernst & Young LLP's letter dated January 23, 2012, to take the following steps:

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Please note the credit reporting agencies provide free annual credit reports only through the website, toll-free number or request form listed above.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Be aware that some companies bill under names other than their store or commercial names. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit reporting agency and relevant creditor(s) by telephone and in writing. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Contact the U.S. Federal Trade Commission.** You can use the following information to contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

If you detect any unauthorized transactions in your financial account(s), promptly notify the relevant payment card company or financial institution. If you believe you may be the victim of identity theft, promptly report the incident to your local law enforcement authorities or your state Attorney General, and the FTC. The FTC recommends that identity theft victims take these additional steps:

- Close the accounts that you believe or have confirmed have been tampered with or opened fraudulently. You may use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute unauthorized accounts or account activity.
- File a local police report. Make copies of the police report to submit to creditors or other entities that may require proof of the identity theft crime.

**Place a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, a fraud alert informs the merchant that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert by using the contact information provided below. Once you place a fraud alert on your credit file with one credit reporting agency, the alert will be forwarded to the other two agencies. You do not need to place fraud alerts with each of the three credit reporting agencies separately. For more information on fraud alerts, you may contact the credit reporting agencies or the FTC.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	800-525-6285	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

**Place a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the credit reporting agencies without your consent. There may be fees for placing, lifting or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each credit reporting agency individually.* Since the instructions for establishing a security freeze differ from state to state, please contact the three national credit reporting agencies or the FTC for more information.

Equifax	P.O. Box 105788 Atlanta, Georgia 30348	877-478-7625	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834	888-909-8872	www.transunion.com

The credit reporting agencies may require proper identification prior to honoring your request to place a security freeze on your credit file. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Proof of your current residential address (such as a current utility bill)
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
888-743-0023 (toll-free in Maryland)  
410-576-6300  
www.oag.state.md.us

**For Massachusetts Residents.** The credit reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. There is no charge, however, to place, lift or remove a security freeze if you provide the credit reporting agencies with a valid police report. You have the right to obtain a police report if you are the victim of identity theft.

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You may contact the North Carolina Attorney General at:

North Carolina Attorney General’s Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (toll-free in North Carolina)  
919-716-6400  
www.ncdoj.gov