

REGIONS FINANCIAL CORP  
 Form 3  
 November 14, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *			2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â KUEHN RONALD L JR			(Month/Day/Year)	REGIONS FINANCIAL CORP [RF]	
(Last)	(First)	(Middle)	11/04/2006	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
P O BOX 10247				(Check all applicable)	
(Street)				<input checked="" type="checkbox"/> Director	6. Individual or Joint/Group Filing(Check Applicable Line)
BIRMINGHAM,Â ALÂ 352020247				_____ 10% Owner	<input checked="" type="checkbox"/> Form filed by One Reporting Person
(City)	(State)	(Zip)		_____ Officer _____ Other (give title below) (specify below)	_____ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	35,255	D	Â
Common Stock	403	I	By Keogh Plan
Common Stock	191	I	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Derivative Security	Security: Direct (D) or Indirect (I) (Instr. 5)	
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/21/2009	Common Stock	2,990	\$ 39.1397	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/12/2010	Common Stock	1,215	\$ 19.4382	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/11/2011	Common Stock	6,140	\$ 20.1906	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/16/2012	Common Stock	8,612	\$ 28.4174	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/13/2013	Common Stock	7,496	\$ 24.6175	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/14/2014	Common Stock	6,698	\$ 27.6398	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006	04/20/2015	Common Stock	6,060	\$ 31.4271	D	Â
Stock Option (Right to buy) <sup>(1)</sup>	11/04/2006 <sup>(2)</sup>	04/19/2016	Common Stock	7,177	\$ 36.0547	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KUEHN RONALD L JR P O BOX 10247 BIRMINGHAM, AL 352020247	Â X	Â	Â	Â

## Signatures

By: D. Bryan  
Jordan

11/14/2006

<sup>(1)</sup>Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Provisions exist to these shares to allow for the withholding of shares to satisfy tax withholding obligations and the withholding of shares to satisfy the payment of the exercise price.

(2) The option vests in three equal annual installments beginning on April 20, 2007.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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