BOONE JAMES B JR

Form 4

November 08, 2002

FORM 4						ON	MB APPROVAL	
[] Check this box if no lon		D STATES	E					
subject to Section 16. Forn or Form 5 obligations may continue See Instruction 1(b).		Washington, D.C. 20549						
	Filed pursuant to Public Utility	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the						
1. Name and Address of Rep Boone, Jr., James B.	Issuer Name and Ticker or Trading Symbol Regions Financial Corp. RF		4. Statement for (Month/Year) November 6 2002		Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle)								
(Last) (First) P O Box 2370	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		5. If Amendment, Date of Original (Month/Year)		Owner Office	or10%		
(Stree Tuscaloosa, AL 35403					Other Officer/Other Description			
(City) (State					7. Individual or Joint/Group Filing (Check Applicable Line) Let Individual Filing Joint/Group Filing			
Table I - Non-Derivative	Securities Acquired, l	Disposed of, or B	Beneficially Owne	ed				
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Code and Voluntary Code (Instr. 8)				6. Owner- ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
		Code V	Amount Pri	l A/D				
Common Stock (DSPP)		J (1)	76.682 2	A	9,089.7	756 D		
Common Stock (TTEE Director)		J (2)	9,787.888	D I	0.0	D D		
Common Stock					18,733.0	000 I	Charitable Foundation Trust	
Common Stock					7,000.0	000 D		

(over) SEC 1474 (3-99)

Boone, Jr., James B. - November 2002

Form 4 (continued)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
	(e.g., puts	calls, warrai	nts, options, c	onvertible se	curities)					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3.	4.	5. Number of Derivative Securities	6. Date Exercisable(DE) and Expiration	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	Securities Beneficially Owned at End of Month (Instr.4)	10. Owner- ship Form of Deriv- ative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr.4)
Phantom Stock Units (DDSIP)	(3)		Code V J (2)	(A) 9,787.9	(DE) (ED) (3)	Common Stock - 9,787.9			D	
Phantom Stock Units (DDSIP)	(3)		J (3)	(A) 83.9	(3)	Common Stock - 83.9			D	
Phantom Stock Units (DDSIP)	(3)	11/06/2002	P 	(A) 503.0	(3)	Common Stock - 503.0	\$34.4180	10,374.8	D	
										<u> </u>

Explanation of Responses:

** Intentional misstatements or omissions of facts	
constitute Federal Criminal Violations.	

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

** Signature of Reporting Person Date

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

Ronald C. Jackson James B. Boone, Jr.

See Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not

required to respond unless the form displays a currently valid OMB number.

Page 2 SEC 1474 (3-99)

Boone, Jr., James B. - November 2002

Form 4 (continued)

FOOTNOTE Descriptions for Regions Financial Corp. RF

Form 4 - November 2002

James B. Boone, Jr. P O Box 2370

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Tuscaloosa, AL 35403

Explanation of responses:

- (1) Stock purchased through the Directors Stock Purchase Plan.
- (2) Moved from Page 1 to Page 2--reportable as Phantom Stock.
 (3) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.

Page 3