

COMMERCIAL BANKING SUCCESS

Suburban Louisville Bank Gets Into The Race

Jeffersonville, Ind., is located just across the Ohio River from Louisville, Ky., the home of the Kentucky Derby. And now, more than ever before, Regions has a horse in the race.

The race to bank metropolitan Louisville customers, that is.

Thanks to the merger of Regions and Union Planters, the Jeffersonville bank is capitalizing on its relationship with the Louisville office of Morgan Keegan. The bank and brokerage are referring business to one another, resulting in strengthened customer relationships and opportunities for new business.

One such opportunity arose when **Nick Roederer**, associate vice president, Morgan Keegan, referred a group of investors to **James Wheatley**, Jeffersonville community president and commercial sales manager. Seeking financing for a restored landmark building in downtown Louisville, the investors met with Wheatley and **Darlene Austin**, commercial relationship manager, to discuss their credit needs. A proposal was presented, accepted and approved.

"The relationship we have with Nick and the entire Morgan Keegan team in Louisville is a match made in heaven," Wheatley said. "Thanks to this relationship, many major prospects in Louisville now have a reason to take our calls and do business with us."

These customers already know Morgan Keegan, and the full complement of banking and related financial services that Regions can provide appeals to them.

"We're currently looking into more ways that we can leverage this relationship in our market," Wheatley added. "We also are closing some private banking deals in our area and referring business to Regions Morgan Keegan Trust."

Another factor in the Jeffersonville bank's success is its relationship with Credit.

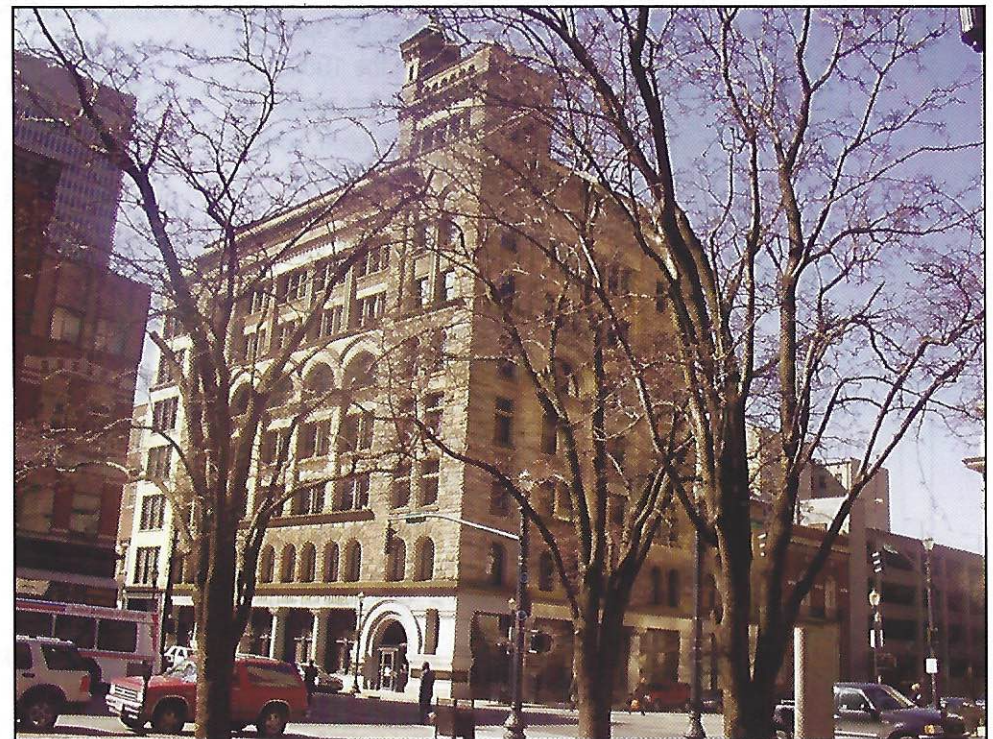
Good communication with your Credit team builds mutual trust, according to Wheatley, who said he talks regularly with **John Martin**, group Credit manager in Lafayette, Ind., and **Jay Richards**, Midwest regional Credit director, about prospective deals.

"Getting Credit involved early is helpful because I don't want to go too far down a road

with a customer if the deal is not one Regions is interested in," Wheatley said. "As relationship managers we have a responsibility to satisfy both our customer's needs and the corporation's goals.

"Having a good relationship with Credit helps you to keep that in perspective," he added.

By making the most of these important relationships, Regions is poised to cross the finish line with confidence.



Investors looked to Regions to finance a historic Louisville, Ky., building based on a referral from Morgan Keegan.