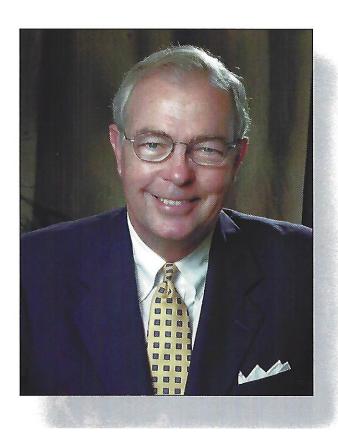
GET TO KNOW REGIONAL PRESIDENT WILBUR HUFHAM



During his 36 years at Regions, Wilbur Hufham has seen the company grow from three small banks to the \$41 billion corporation that it is today. He's gained many friends and a wealth of experience, to which he attributes to "being in the right place at the right time." Those who know him see a friendly man with a comfortable demeanor and a great sense of

humor, which makes him an accessible and well-liked leader.

In January, with the reorganization of the regions, Hufham will lead Regions Central, which encompasses Alabama and Tennessee, with the exception of Memphis, which is part of Regions West.

Hufham History

In 1955, Hufham left his hometown of Montgomery, Alabama to attend the University of Alabama on a football scholarship. "I was very blessed to have a scholarship," he says. But ironically, it wasn't football that helped Hufham earn his education. "I arrived at Alabama during the lean football years of the mid-50s and transferred to a track scholarship.

to run their own show." Hufham describes his management style as "MBWA — management by wandering around. You will rarely find me just sitting in the office. That's not where the action is."

At least one day a week, he takes the time to visit bank presidents and associates at their offices. "I always enjoy going into the branches, and I really like to eat lunch with bank presidents," Hufham says. "I like to get out of the office environment and really talk to them on a relaxed level. I want them to be comfortable telling me any concerns they might have."

On a recent bank visit, Hufham met with Richard Key, president and CEO of the Chilton County, Alabama bank. After lunch at the local diner where the wait staff knows Hufham and Key well, they inspected the construction site where a new building for the Clanton Office was nearing completion. The construction foreman even lifted Hufham in a crane for a bird's eye view of the new facility. At the start of his day, Hufham wouldn't have guessed he'd be towering over the city of Clanton in a crane that afternoon, but it made for an interesting day on the job.

Once off the crane, Hufham stopped by the Thorsby Main Office and the current Clanton Office to visit associates. "Involvement with Regions people is what I like most about my job," he says. "They are the heart and soul of our organization."

Commitment To Leadership

Hufham says his biggest challenge is keeping everybody motivated. "I want to be encouraging because I know that if we all do our part, the numbers will follow. I want to help each bank succeed in any way I can."

As he looks over the map of the new company structure, he says, "I look forward to working directly with many bankers that I have not had the opportunity to work with before. I want everyone to know they're important and included."

Balancing Business With Family and Community

Hufbam a friendly man who ancels with a charming court and drawl

bachelor's degree in management and a masters of business administration (MBA) degree in economics.

Fresh out of school, Hufham went to work for General Motors. While working in various GM offices, Hufham lived in Birmingham, Alabama, Atlanta, Georgia and Charlotte, North Carolina. After marrying in 1963, he and his wife grew tired of moving and wanted to go home to Alabama.

"I never had the wildest idea I'd be working for a bank. I went to interview with the chairman of the board at the Montgomery bank who also served on the board for the power company," Hufham recalls. "I thought he would be interviewing me for a job at the power company. When I called my wife to tell her I'd been hired by the bank, I had some explaining to do."

When he joined the Montgomery bank in 1963, Hufham's job title was management trainee. He also worked in collections and as a loan officer before becoming a member of the corporate staff in 1972. He went on to be president of the Montgomery bank in 1980, and was later named chief operating officer. In 1984, he became president, CEO and regional president. His present duties as president of Regions South began in 1998.

When asked about the level of success he's achieved at Regions, he says, "Our company has grown so much since I started, I don't think I could have ever imagined this. I'm just delighted to be here. I've worked with a lot of great bankers and had some good coaches along the way."

The Leader At Work

While Hufham has seen many changes through the years, he says the business principles and ethics that guide Regions today have been consistent since the company's early days. He tries to instill these same principles in associates today. "We ask a lot of our people. Hopefully we can give some of that back."

He currently oversees 12 banks, but he says his role is mainly to communicate corporate decisions to each bank president and support them in their local bank decisions. "I believe in our group presidents. I want them

puts those around him at ease, creating a friendly environment wherever he goes. Whether he is standing at the head of the conference table in his office or discussing football with an associate in a branch, his tall, commanding frame exudes confidence and gives him a strong presence. And he prides himself on being well-dressed at work and jokes that associates probably think he sleeps in a suit and tie.

In Hufham's leisure time, the former hurdler now enjoys golf and snow skiing. Photographs of his wife and grandchildren taken on the slopes are found throughout Hufham's office, along with pictures of his son and daughter. With three grandchildren and two on the way, this business man by day plays the role of proud grandpa at home.

Hufham participates in a weekly Bible study group with other associates. He also gives to his community. A member of the Kiwanis Club, he recently volunteered at the South Alabama Fair. Hufham, along with approximately eight other Regions associates, collected tickets from fair attendees. He is chairman of the Kiwanis Stewardship Committee and he serves on the boards of numerous civic and charitable organizations. Living and working in Alabama's capitol city, Hufham mingles with key political figures. He joins a group made up of lobbyists, a state supreme court judge and the lieutenant governor for breakfast once a week.

Although Hufham is committed to many causes, attends meetings, and is, in general, a man with a lot of responsibilities, he says he always tries to remember something he was told a long time ago..."This is corny, but it's true...'It is nice to be important, but it is more important to be nice."

Karen South, executive assistant to Hufham, will confirm he lives by that addage. "Mr. Hufham is a people person. He believes people are the bank's most valuable assets and he has a genuine interest in associates throughout our company."

Brad Armagost, vice president and regional financial officer, says of Hufham, "He's the quintessential southern gentleman. He manages by walking around and talking to everyone. He'll always ask about you and your family before he discusses anything related to business."