

Regions Bank Offers Resources for Small Businesses During National Small Business Week

May 13, 2014

Online Advice and Guidance Available on Business Resource Center

BIRMINGHAM, Ala.--(BUSINESS WIRE)-- [National Small Business Week](#) is May 12-16 and [Regions Bank](#) (NYSE:RF) is moving small businesses forward with insights, articles and tools available on Regions' [Business Resource Center](#).

Through Regions, small businesses nationwide have access to helpful articles and calculators that can help businesses create, plan and manage a successful business.

"Small businesses are at the core of the communities we serve and Regions is committed to assisting small business owners in whatever way possible - from offering free, online advice to employing specialized bankers who offer unique perspectives and solutions," said Joe DiNicolantonio, head of business banking for Regions.

Regions has provided top tips from its Business Resource Center in celebration of the national focus on small business.

- **Use Technology to Improve Cash Flow** - Cash is the lifeblood of any business, so it is essential to have the cash you need on hand when you need it. Treasury management, along with technology, improves cash flow and helps companies troubleshoot some of the most common cash flow mistakes, such as poor monitoring, making payments all at once and not having cash available in the right place at the right time.
- **Find a Better Way to Budget** - Budgeting can be one of the most difficult tasks a business owner faces - and rightfully so, it's hard to predict the future. So why not start with a bottom-up budget? Begin, rather than end, with the desired results, working your way up to what you need to hit your goals.
- **Know Your Ratios** - There are four key ratios that business owners need to keep in mind at all times - liquidity, asset, debt, and profit. These ratios can tell you more about your business as they identify trends better than an individual measurement.
- **Employees are Key to Optimizing Operations** - Optimizing a company's operations, whether it sells a product or a service, is as much a change in philosophy as it is a change in practice. Continuous improvements don't begin on the shop floor or in the delivery truck; they begin in the corner office, so take the necessary steps to ensure you are getting the most from your employees.

Regions Bank provides businesses with valuable advice and tools online at regions.com/businessinsights, and offers a range of customized services to meet specific small business needs. For more information, visit regions.com.

About Regions Financial Corporation

Regions Financial Corporation (NYSE:RF), with \$118 billion in assets, is a member of the S&P 500 Index and is one of the nation's largest full-service providers of consumer and commercial banking, wealth management, mortgage, and insurance products and services. Regions serves customers in 16 states across the South, Midwest and Texas, and through its subsidiary, Regions Bank, operates approximately 1,700 banking offices and 2,000 ATMs. Additional information about Regions and its full line of products and services can be found at www.regions.com.

Regions Financial Corporation
Jeremy King, 205-264-4551
or
LANE for Regions Bank
Tracy Anderson, 503-546-7877

Source: Regions Financial Corporation

News Provided by Acquire Media