



Tommy Tomlinson Joins Renasant, Bank Enters Starkville Market

July 26, 2011

TUPELO, Miss., July 26, 2011 /PRNewswire/ -- Renasant Corporation (NASDAQ: RNST) today announced that its wholly-owned subsidiary, Renasant Bank ("Renasant"), a \$4.2 billion 107-year-old financial institution, is entering the Starkville, Mississippi banking market. Leading Renasant in Starkville will be banking veteran Tommy Tomlinson as Starkville Division President.

(Photo: <http://photos.prnewswire.com/prnh/20110726/CL41982>)

"I am excited to be joining the Renasant Bank family and look forward to building a strong banking franchise in Starkville," said Tomlinson. "Renasant is a community oriented bank where decisions are made on the local level, you get the products of a big bank with the service of a local community bank and relationships are the foundation for success."

Prior to joining Renasant, Tomlinson served for 28 years as an executive banker for another regional bank. Tomlinson attended Mississippi State University, graduating with a bachelor's degree in banking and finance. He also attended the Mississippi School of Banking, Installment and Commercial Lending Schools at Oklahoma University, Commercial Lending School at Vanderbilt University and the Graduate School of Banking at LSU.

Tomlinson has contributed to the Starkville community through organizations such the Greater Starkville Development Partnership board (past chair), immediate past President of Rotary Club, Bulldog Club executive board member, board member of the Northeast Mississippi Daily Journal and Chair-elect of the CREATE Foundation. He and his wife, Melita, have 3 daughters, Dr. Kristen T. Fyke, Laura Tomlinson, and Heather Scaggs.

"Starkville is a growing market and with Tommy Tomlinson joining us to lead Renasant's entrance, the opportunity for us is tremendous," said Scott Cochran, Mississippi Division President. "With Tommy, we have an experienced and well respected professional who knows the Golden Triangle area and with his ties to Mississippi State and his 30+ years of experience in community banking, we are poised for a successful entrance into the Starkville banking market."

Initially joining Tomlinson with Renasant's entrance into Starkville will be Jim Ferguson as Senior Vice President and Trust Officer, and Jeff Overstreet as Commercial Lender and Banking Officer.

Prior to joining Renasant, Ferguson was Senior Vice President and Trust Department Manager for another regional bank. In his new role, Ferguson will be responsible for growing and managing Renasant's trust business in Mississippi's Golden Triangle which is comprised of Columbus, Starkville and West Point.

Ferguson attended the University of Mississippi, graduating with a B.S. in banking and finance. He also attended the National Graduate Trust School at Northwestern University. He is a Certified Trust and Financial Advisor with 34 years experience, and is past Chairman of the Mississippi Bankers Association Trust Committee. He and his wife, Joyce, have one grown son, Hunter.

Overstreet has been with Renasant since June 2008, beginning his career as a Management Trainee. Prior to joining Renasant, Overstreet was at Mississippi State University. At MSU, he was recognized as the Mississippi Bankers Association 2008 Swayze Scholar and graduated with a bachelor's degree in banking and finance. In his new role with Renasant, Overstreet will be responsible for servicing commercial and consumer loan clients in the Starkville banking market.

Overstreet contributes to his community through organizations such as the MSU Alumni Board and as the Director of Monday Rock Ministry at Calvary Baptist Church. He is also active in the Kiwanis Club, as a Church League Basketball Coach and in the Big Brother Big Sister program. Overstreet is married to the former Rebekah Houston of Starkville, and they have one son, Brannan Overstreet.

The Starkville market entrance is Renasant's eighth expansion over the past 12 months. On July, 1, 2011, Renasant's announced its entrance into the Montgomery, Alabama banking market came just two days after it announced that it entered into an agreement to acquire RBC Bank (USA)'s Birmingham-based \$680 million asset Trust division. In February, 2011, Renasant acquired the former American Trust Bank in Roswell, GA, \$145 million in assets, from the FDIC as the receiver of American Trust. The acquisition added 3 branches in North Georgia and expanded Renasant's network to 14 full-service locations in this market. During the first quarter of 2011, Renasant successfully completed the conversion of Crescent Bank & Trust of Jasper, GA, \$1.0 billion in assets, which was acquired in an FDIC-assisted transaction during the third quarter of 2010.

"Over the past 12 months, we have taken advantage of many opportunities to improve our profitability and expand our footprint throughout the southeast and we look to capitalize on future growth opportunities as they become available," said Renasant Chairman and CEO, E. Robinson McGraw. "We are committed to becoming the financial services provider of choice in Starkville and Oktibbeha County. With Tommy's leadership, we look forward to providing Greater Service to our future clients as we soon will establish a full-service permanent banking location in Starkville."

ABOUT RENASANT CORPORATION:

Renasant Corporation, a 107-year-old financial services institution, is the parent of Renasant Bank and Renasant Insurance. Renasant has assets of approximately \$4.3 billion and operates over 75 banking, mortgage, financial services and insurance offices in Mississippi, Tennessee, Alabama and Georgia.

NOTE TO INVESTORS:

This news release may contain, or incorporate by reference, statements which may constitute "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Such forward looking

statements usually include words such as "expects," "projects," "anticipates," "believes," "intends," "estimates," "strategy," "plan," "potential," "possible" and other similar expressions.

Prospective investors are cautioned that any such forward-looking statements are not guarantees for future performance and involve risks and uncertainties, and that actual results may differ materially from those contemplated by such forward-looking statements. Important factors currently known to management that could cause actual results to differ materially from those in forward-looking statements include significant fluctuations in interest rates, inflation, economic recession, significant changes in the federal and state legal and regulatory environment, significant underperformance in our portfolio of outstanding loans, and competition in our markets. We undertake no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

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