Renasant Corporation
Corporate Policy Statement

Corporate Governance Guidelines

Sponsoring Department:	Executive
Executive Sponsor:	Mark W. Jeanfreau
Board Committee:	Nominating & Corporate Governance Committee
Board Approval Date:	October 27, 2026

The Board of Directors (the "***Board***") of Renasant Corporation ("***Renasant***") is responsible for managing the business and affairs of Renasant in a manner that promotes the long-term financial interests of Renasant and its shareholders. The Board has adopted these Corporate Governance Guidelines (these "***Guidelines***") to promote the Board's effectiveness in fulfilling its responsibility to oversee Renasant's operations as well as to demonstrate Renasant's commitment to the highest standards of corporate governance and ethical conduct. These Guidelines are not intended to be binding obligations of the Board but rather a flexible framework within which the Board operates, from which the Board may deviate from time to time as required by applicable law and regulations or as determined in its discretion to be appropriate for the promotion of Renasant and its shareholders' long-term financial interests.

As a general matter, the principles set forth in these Guidelines shall also govern the operations of boards and similar governing bodies of Renasant's subsidiaries (except for matters that should not apply in the subsidiary context, such as, by way of example, the size of a board or stock ownership requirements, and as otherwise determined by the Board in its discretion).

A. Composition of the Board, Director Qualifications and Related Matters

1. Size. Renasant's Restated Articles of Incorporation (the "***Articles***") and its Amended and Restated Bylaws (the "***Bylaws***") each provide that the number of directors shall be between seven and 20 directors, with the exact number of directors to be fixed by the Board each year prior to Renasant's annual meeting of shareholders.

The Nominating and Corporate Governance Committee (the "***Nominating Committee***") is responsible for reviewing the size of the Board at least annually and recommending whether to increase or decrease the number of directors serving on the Board. In this regard, each of the Nominating Committee and the Board shall determine the appropriate size for the Board in light of, among other factors that the Nominating Committee or the Board, as applicable, may deem relevant, Renasant's size and the nature of its operations (including any material changes thereto anticipated to take effect in the future), the workload associated with Board and committee service, and the Board's intent to maintain a board large enough for there to be a diversity of opinion and backgrounds but not so large as to impede the Board's efficiency or diminish individual accountability.

2. Independence. At least a majority of the members of the Board must meet the independence requirement for directors as set forth in the listing rules enacted from time to time by The New York Stock Exchange ("***NYSE***"). The members of the Board that meet such NYSE independence requirements are referred to herein as "***Independent Directors***." The Board believes as a matter of policy that maintaining an even higher percentage of Independent Directors is in Renasant's best interests, although the Board also recognizes the important contribution that management or otherwise non-independent directors can make to the Board's fulfillment of its responsibilities.

The full Board shall determine annually (and, absent special circumstances, no later than the end of the first quarter of each year) whether each director is an Independent Director, taking into account all known facts and circumstances. Only those directors who (a) do not have any of the categorical relationships that preclude him or her from being an Independent Director under then-applicable NYSE listing rules and (b) do not have any other relationships (business, social, etc.) that, in the opinion of the Board, would interfere with the exercise of independent judgment in carrying out the responsibilities of a director shall be considered Independent Directors. The Board expects that all future non-employee candidates for director will satisfy these independence requirements, although the Board retains the discretion to (y) recommend a candidate for election to the Board who is not independent under NYSE listing rules where the qualifications or other characteristics of such candidate are deemed by the Board to make his or her election to the Board in the best interests of Renasant and its shareholders and other stakeholders (including, for example, Renasant's employees, customers and the communities the

company serves) and (z) agree to recommend a non-independent candidate in connection with the acquisition of another entity or other extraordinary transaction.

Consistent with the rules and regulations of the Securities and Exchange Commission (the "***SEC***") and NYSE listing rules, Renasant shall disclose in its annual proxy statement the names of those directors that the Board has determined to be Independent Directors. For each director or nominee for director determined to be an Independent Director, the proxy statement shall describe any transactions, relationships or arrangements that the Board considered in making the determination.

3. Director Qualifications. It is essential that the Board be composed of individuals with a broad mix of backgrounds and experience and that the Board, as a whole, have the knowledge, skills and experience necessary to guide a publicly-traded financial institution like Renasant in the prevailing business environment. In addition, the Board believes that its membership should reflect diversity, viewed in its broadest sense (as described below), in order to promote the inclusion of different perspectives and ideas. In all events, the membership of the Board shall be such that Renasant is able to satisfy all requirements of the NYSE listing rules, SEC rules and regulations, and federal and state laws applicable to the membership of the Board and its committees (in addition to independence requirements). The Nominating Committee is responsible for monitoring the composition of the Board to ensure that it meets these requirements and making recommendations to the Board with respect thereto.

If the Nominating Committee recognizes the need for any changes in or additions to Board membership, it is responsible for identifying and recommending candidates to the Board. To achieve the desired Board composition, as described above, absent unusual circumstances the Nominating Committee shall evaluate incumbent directors and director candidates using the following general criteria:

- "Independence" within the meaning of the NYSE listing rules and SEC rules and regulations;
- Significant business experience in banking, financial services or other business or in marketing, finance, legal, accounting, information technology or other professional disciplines;
- Diversity with respect to gender, age, ethnicity, experience, education, geographic location (focusing on the areas in which Renasant operates) and difference of viewpoint;
- Familiarity with and participation in the communities in which Renasant operates;
- Prominence and a highly-respected reputation in his or her profession;
- A proven record of honest and ethical conduct, personal integrity and independent judgment;
- Ability to represent the interests of Renasant's shareholders and other stakeholders; and
- Ability to devote time to fulfill the responsibilities of a director and to enhance his or her knowledge of the banking and financial services industry and Renasant in particular.

The Nominating Committee also is responsible for evaluating candidates recommended by shareholders, using the same criteria as described above. Shareholder-recommended candidates will only be considered if the nominations are made in accordance with the Bylaws, as determined by the Chairman of the Board (the "***Chairman***"). In all cases, the evaluation of candidates is made in the context of the existing composition of the Board.

An invitation to an individual to join the Board should be extended by the Chairman, on behalf of the entire Board, and the chairman of the Nominating Committee, absent special circumstances such as an

existing relationship between a director and the individual being invited to join the Board.

4. Stock Ownership. As stated in the Renasant Corporation Stock Ownership Guidelines (the "***Stock Ownership Guidelines***"), the Board believes that it is important for a director to have a financial stake in Renasant, because a meaningful level of ownership of Renasant stock by directors (as well as senior executive officers) demonstrates to shareholders, other stakeholders and the investing public a commitment to and belief in the long-term value of Renasant. Accordingly, each director is expected to comply with the Stock Ownership Guidelines, as updated from time to time.

5. Tenure as a Director. The Board believes that a director continues to develop valuable insights about Renasant over the entire course of his or her service, and, therefore, a director's contributions to the Board can be increasingly impactful over time. Accordingly, the Board does not believe that arbitrary limits on the length of a director's service on the Board, such as director term limits or a mandatory retirement age, are appropriate. However, certain personal circumstances may dictate that a director resign, or at least tender his or her resignation (reference is also made to the director resignation policy contained in the Bylaws):

Change of Status. If a director determines that an event or circumstance has occurred or arisen that substantially impairs or hinders his or her ability to contribute to the fulfillment of the Board's responsibilities or otherwise render sound judgments or recommendations (a "***Status Change***"), the director must advise the Nominating Committee of the Status Change and offer to resign from the Board. The Nominating Committee will review the desirability of the director's continued service on the Board in light of the Status Change, discuss the same with the relevant director (if the committee deems it necessary) and recommend to the Board whether to accept the director's resignation.

Management Directors. Directors who are also employees of Renasant are expected to resign from the Board, the board (or similar governing body) of Renasant Bank and any other Renasant subsidiary on which he or she serves, and any state or community advisory board on which he or she serves at the time they resign or retire from Renasant unless the Board otherwise invites the individual to remain a director.

6. Compensation. The Board determines the form and amount of director compensation; the Compensation Committee of the Board (the "***Compensation Committee***") is responsible for reviewing director compensation in advance of the annual meeting of shareholders each year and making recommendations to the Board regarding an appropriate director compensation package for the year beginning as of such annual meeting.

Director compensation will be structured with the intent of aligning the directors' interests with the long-term interests of Renasant's shareholders and other stakeholders. The Board believes that, within that framework, director compensation should be fixed at a level that provides compensation that is both reasonable in light of a director's duties and sufficient to attract and retain highly-qualified individuals. As part of this process, the Compensation Committee is expected to review the form and amount of director compensation paid by entities similar in size and characteristics to Renasant.

A director's independence may be jeopardized if director compensation and perquisites exceed customary levels, if Renasant makes substantial charitable contributions to organizations in which a director is affiliated or if Renasant enters into consulting contracts with (or provides other indirect compensation to) a director or an affiliated organization.

7. Service on Other Boards. The Board recognizes that a director's service on other boards (or similar bodies) can bring valuable experience and insight to the director's service on the Board; however, such service may also entail significant time commitments and/or create legal or other conflicts that could

impair a director's ability to serve on the Board. Accordingly, directors are expected to advise the Nominating Committee before accepting a position on the board (or similar body) of another for-profit company. As to service on non-profit boards, prior notice is not required, but a director must ensure that such service would not reasonably be expected to impair his or her ability to fulfill all Board responsibilities, does not create a conflict of interest and complies with applicable law (if a director has concerns in this regard, prior notice to the Board is required).

In any event, a director may not serve on the board of directors of more than three public companies, including the Board, without prior Board approval; a member of the Audit Committee may not serve on more than two public company audit committees, including the Board's Audit Committee, without the prior approval of the Board. Renasant's Chief Executive Officer (the "***CEO***") may not serve on more than one other public company board.

The Nominating Committee takes into account the competing demands on a person's time in deciding whether or not to recommend to the Board such person's nomination, or re-nomination, as a director.

B. Board Leadership Structure

1. Chairman of the Board; Lead Director. Immediately after the annual meeting of shareholders each year, the Board shall elect a Chairman, and the Independent Directors shall elect the Lead Director (as defined in the Bylaws). If the Chairman is an Independent Director, then a Lead Director need not be elected and the Chairman shall assume the powers and responsibilities of the Lead Director. In addition to the other responsibilities described in the Bylaws, the Chairman is responsible for, among other things, creating and maintaining an effective working relationship among the Board and management, developing (with the Lead Director) the agenda for Board meetings and communicating to management the decisions of the Board, while the Lead Director is responsible for calling, and serving as the chair of, executive sessions of the Board. The Lead Director is also expected to act as a liaison between the Independent Directors and the CEO.

2. Review of Leadership Structure. The Board is responsible for establishing and maintaining the leadership structure most effective for Renasant given the circumstances prevailing at the time; accordingly, the Board has not required the separation (or non-separation) of the offices of Chairman and CEO. Annually, the Board shall review its leadership structure. The considerations in this review include (a) the effectiveness of the existing leadership structure in ensuring the Board can successfully perform its duties, (b) the impact of the structure on Renasant's performance, (c) shareholder and other stakeholder concerns and (d) legal, regulatory and other developments pertaining to corporate governance.

C. Board Responsibilities

1. Oversight. The fundamental responsibility of the Board is to oversee the business and affairs of Renasant in a manner directed toward the creation of long-term shareholder value, while the day-to-day operation of Renasant is the responsibility of management. In the performance of this responsibility, each director must exercise his or her business judgment in good faith, on an informed basis and in what the director believes is the long-term best interests of Renasant and its shareholders, notwithstanding his or her own personal interests. Also, directors must comply with Renasant's Code of Business Conduct and Ethics (the "***Code of Ethics***").

As a corollary to its general oversight of Renasant's business and affairs, the Board is expected to ensure Renasant has established processes and procedures that are effective for:

- Maintaining the integrity of its financial reporting,

- Identifying, measuring and managing existing and emerging risks facing Renasant, on an enterprise-wide basis, within the context of Renasant's risk appetite,

- Promoting across all levels of Renasant's organization an engaged, professional workforce that is dedicated to Renasant's mission and values and aligned toward the achievement of Renasant's strategic and operational goals,

- Complying with applicable laws and regulations, and generally instilling in Renasant a culture of integrity and adherence to appropriate ethical standards, as manifested in Renasant's Code of Ethics, and

- Adhering to corporate governance best practices deemed appropriate by the Board for Renasant in the context of the economic, regulatory and other conditions prevailing from time to time.

As essential steps to fulfilling these oversight responsibilities, the Board must (a) identify and retain the CEO and, in conjunction with the CEO, other members of senior management possessing the skills and competence to effectively lead Renasant, (b) in conjunction with the CEO and other members of senior management, establish a strategic plan for Renasant that articulates the company's long- and short-term business and operational objectives and (c) adopt policies and oversight practices designed to enable Renasant to achieve its strategic and operational objectives in a legal, sound, sustainable and socially responsible manner.

2. Management Succession Planning. Included within the Board's responsibility to identify and retain a qualified CEO and other members of senior management is the oversight of long-term planning for CEO and senior management succession. To that end, the Board has adopted a Management Succession Plan Policy (the "***Management Succession Policy***") that, among other things, requires the Board to ensure that the CEO has developed a succession plan that provides for continuity in the chief executive officer position (including in emergency situations) as well as heads of major lines of business, back-office operations and other critical functions. The Board shall follow the Management Succession Policy in fulfilling its responsibilities with respect to the oversight of succession planning.

3. Board and Management Performance Evaluations. The Nominating Committee will lead the Board in an annual self-assessment, using criteria the committee deems relevant to determining whether the Board and its committees are functioning effectively and in compliance with the Articles, Bylaws, committee charters and these Guidelines. In addition, each committee of the Board is expected to perform an annual self-assessment of its own operations. All directors are expected to make suggestions to the Nominating Committee at any time for the improvement of the practices of the Board and its committees. Finally, annually the Nominating Committee shall lead an evaluation of the performance during the prior year of each director on the Board and the committees on which he or she serves and, if applicable, the continuing independence of such director. The Nominating Committee shall consider the results of this evaluation in making its determination of whether to nominate the particular director for election to another term in office or, as an alternative, to require the director to address performance deficiencies identified in the evaluation of such director.

The Board, through the Compensation Committee, shall conduct an annual review of the CEO's performance based on, among other factors, Renasant's progress toward its corporate goals and strategic objectives as well as the CEO's achievement of any particular goals set for him or her. The results of such review shall be summarized and reported to the full Board. Where warranted, it is the Board's responsibility to replace the CEO. With oversight from the Compensation Committee, the CEO shall conduct an annual review of the performance of members of senior management other than the CEO that the committee and the CEO determine is appropriate. The results of such reviews shall be summarized

and reported to the full Board. Where warranted, it is the CEO's responsibility to replace members of senior management.

4. Review and Approval of Significant Transactions. It is Renasant policy that all major decisions be approved by the Board or the Executive Committee acting on behalf of the Board (to the extent permitted under the Executive Committee's charter and applicable law). The Board and senior executive management shall ensure that there is alignment with respect to the types of transactions that should be submitted to the Board or Executive Committee in advance for review and approval, which should not necessarily be limited to those transactions requiring Board approval under applicable law. In this regard, the Board and management should consider factors such as the nature of the transaction, materiality, the risk profile or business, and any legal or regulatory requirements.

D. Board Operations

1. Meeting Attendance and Preparation. Directors are expected to attend all meetings of the Board and committees on which they serve. For all meetings, directors are expected to spend the time needed to discharge their responsibilities as directors. Where a director cannot attend a Board or committee meeting in person, he or she is expected to participate by telephone or videoconference. On an ongoing basis, the Board shall update the format of Board meetings (in person, virtual or a combination) and enhance the use of technology in connection with meetings as the Board deems necessary to maximize the effectiveness of Board members.

Directors are also expected to have thoroughly reviewed financial and operational reports, meeting minutes and other materials distributed to directors in advance of the meeting and otherwise to have familiarized themselves with the matters to be discussed at the meeting. The Chairman is responsible for ensuring that Renasant's staff has distributed all meeting materials sufficiently in advance of the Board and committee meeting to allow for adequate time for review, with the recognition that in certain cases (a) it may be impossible to circulate materials in advance of a meeting (or within any particular timeframe prior to the meeting) or (b) material may be of such a sensitive nature that the need to ensure the confidentiality of such information precludes its advance distribution. Management shall endeavor to make any materials distributed as concise as possible while still providing all of the information necessary for a director to engage in an informed discussion of, and make an informed decision on, the matter.

If a director has a personal interest or other conflict of interest with respect to a matter to be considered by the Board (at a meeting or otherwise), the director shall recuse himself or herself and not participate in the discussion and voting on such matter.

2. Agendas. The Chairman, in consultation with the Lead Director, is responsible for setting and circulating in advance an agenda for each Board meeting. Any director may suggest items for inclusion on the agenda or may raise, at any Board meeting, subjects that are not on the agenda for that meeting. Annually, the Board will review and adopt a long-term strategic plan for Renasant; on an ongoing basis, the Board (either directly or through a committee of the Board) shall monitor Renasant's progress toward achieving the goals such forth in such strategic plan and the principal issues that Renasant may confront in the future that could impact the achievement of any of Renasant's strategic goals.

3. Minutes. Minutes of all meetings of the Board and its committees shall be prepared by, or under the supervision of, the Corporate Secretary. A final draft of minutes of a Board or committee meeting will be included in the package of materials distributed prior to the next meeting of the Board or committee.

4. Access to Employees. The Board expects Renasant's CEO, Chief Financial Officer, and General Counsel to attend Board meetings and assist in the work of the Board; the CEO shall invite to

Board meetings such other Renasant employees that the Board requests or who the CEO believes can provide additional insight into matters the Board will consider. In addition, directors shall have access to Renasant employees, to the extent necessary to satisfy their responsibilities as directors. Directors are expected to interact with employees in a manner that is not disruptive to the employee's performance of his or her day-to-day job duties. Directors should advise the CEO of any substantive meetings with employees and copy the CEO on any material written communications with a Renasant employee, unless under the circumstances copying the CEO would be inappropriate.

5. Authority to Engage Advisers. The Board and each committee have the authority to retain independent legal, accounting, financial or other advisers as they deem necessary without consulting or obtaining the approval of the CEO or any other employee of Renasant in advance. Renasant will pay any fees and expenses incurred in connection with the engagement.

6. Executive Sessions of Independent Directors. At each Board meeting, the Independent Directors shall have the opportunity to meet in executive session outside the presence of management and any other Board members who are not Independent Directors. Executive session may occur before or after a Board meeting or during a recess thereof. The Independent Directors shall meet in executive session as often as the Lead Director determines but in any event at least quarterly. The Lead Director or, in his or her absence, another Independent Director designated by the Independent Directors shall preside at the executive sessions.

7. Confidentiality. In order to facilitate open discussions, the proceedings and deliberations of the Board and its committees shall be confidential. Each director is also expected to strictly maintain the confidentiality of the information received in connection with his or her service as a director and otherwise comply with Renasant's policies relating to the use of confidential information (including Renasant's Insider Trading Policy). A director's breach of his or her confidentiality obligations shall be a significant consideration in the determination of whether such director should be re-nominated for election.

E. Committees of the Board

1. Number. The Board believes a robust committee structure bolsters the ability of the Board to fulfill its oversight and other responsibilities. Subject to changes in applicable law and NYSE listing rules, the Board shall at all times maintain an Executive Committee, Audit Committee, Nominating Committee, Compensation Committee and Enterprise Risk Management Committee (provided that the Board retains at all times the discretion to determine the authority and responsibilities of these committees and any other committees of the Board). The Board may establish other committees as it deems appropriate, consistent with the Bylaws and applicable law and regulation.

Each Board committee must have a written charter or other document that sets forth the purpose and responsibilities of the committee as well as any membership qualifications and procedural matters. At a minimum, a committee charter (including its availability to the public) shall comply with applicable NYSE listing rules and other applicable law and regulation.

2. Committee Membership. The Board believes that committee assignments should be based on the director's knowledge, interests and areas of expertise and that committees should have a sufficient number of members to promote efficient operations. The Nominating Committee, in consultation with the Chairman and the Lead Director, shall recommend committee assignments (including filling vacancies) and the chairperson for the Board's approval. There are no fixed terms for committee membership, and, in making its recommendations regarding committee membership, the Nominating Committee shall balance the desire for fresh perspective with the need for experience and continuity. A director may serve on more than one committee.

In all events, Renasant shall fully comply with all applicable NYSE listing rules and regulatory requirements concerning the membership of Board committees, including those rules relating to the number of directors on committees and the independence of such committee members.

3. Committee Meeting Procedures and Reporting. The chairman of a committee, in consultation with committee members and in accordance with the committee charter, shall determine the frequency and length of committee meetings. The agenda and any background materials for committee meetings shall be developed in consultation with committee members and the executive officers responsible for supporting the committee and shall be circulated in advance of a meeting whenever practical. Committee members are expected to review these materials in advance of the meeting. Each committee's actions, including any significant issues considered by the committee, shall be reported regularly to the Board (which may be by means of the delivery of minutes of committee meetings to the Board).

Each committee shall have access to the officers and employees of Renasant in order to obtain such information as is necessary in the performance of the committee's duties. In consultation with the CEO, the chairman of a committee may invite such officers to committee meetings as he or she believes are necessary to fulfill the purposes of such meeting. Subject to the foregoing, committee meetings shall be closed to all parties.

F. Director Orientation and Continuing Professional Development

All new directors must participate in an orientation program that familiarizes the new director with the functioning of the Board and the policies and procedures applicable to service on the Board, Renasant's strategic plans, the nature and scope of its lines of business, Renasant's risk management practices and compliance programs, human resources matters, and other relevant topics, unless otherwise excused by the Chairman. Such orientation program shall be designed by Renasant's executive management, with oversight by the Nominating Committee.

Continuing professional development opportunities for all directors will be conducted through Renasant's regular Board meetings and Board meeting materials and through periodic Board or Board committee presentations by Renasant's officers concerning Renasant's strategies, business plans, compliance programs and other significant financial, accounting, governance, information technology and risk management issues. From time to time, the Board or a committee may receive presentations by outside parties concerning industry issues and other business, legal and regulatory matters. Finally, although there is no minimum number of hours of continuing education a director is required to complete annually, directors are expected to take advantage of outside professional development opportunities that are relevant to the duties of a Renasant director, including presentations and programs offered by outside organizations. Renasant will pay appropriate expenses associated with a director's participation in such professional development opportunities.

G. Other Matters

1. Attendance at Annual Meeting of Shareholders. All directors are expected to attend Renasant's annual meeting of shareholders.

2. Communications. In general, management speaks for Renasant, and a director should refer any inquiries from shareholders and other stakeholders, the press and others to the CEO or other appropriate officers. Board members may, at the request of senior management, communicate with various constituencies that are involved with Renasant. If public comments from the Board are appropriate, generally the Chairman shall provide such comments.

3. Website Posting. The current version of these Guidelines shall be posted on Renasant's

corporate website.

H. Periodic Evaluation of Guidelines

Annually, the Nominating Committee shall review and reassess these Guidelines and submit any recommended changes to the Board for its approval.