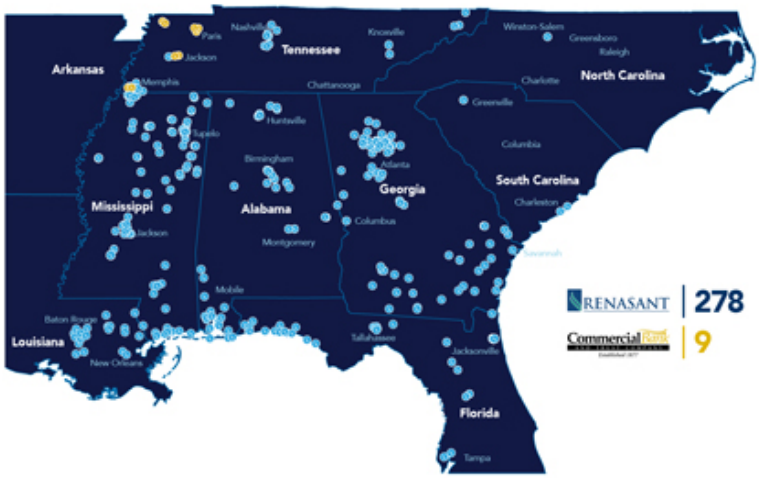
Filed by Renasant Corporation pursuant to Rule 425 under the Securities Act of 1933, as amended, and deemed filed pursuant to Rule 14a-12 under the Securities Exchange Act of 1934, as amended

Subject Company: Renasant Corporation
Commission File Number 001-13253
Date: October 27, 2026

Commercial Bank AND TRUST COMPANY
Established 1877

RENASANT

287 Combined Locations



Financial Highlights of Combined Company

- $28.6 BILLION Total Assets
- $22.7 BILLION Total Deposits
- $20.4 BILLION Total Loans

In Tennessee

Total Deposits	Total Locations
$2.6 billion	28

In Memphis MSA

Total Deposits	Total Locations
$1.4 billion	14

More than 3,200 employees across the Southeast.

CHECKING | SAVINGS | LOANS | MORTGAGE | WEALTH

Please visit this site for important information about the proposed merger:
renasantbank.com/mergerdisclaimer

Source: Data as of September 30, 2026. Excludes impact of divestitures and purchase accounting adjustments. North Carolina and South Carolina are mortgage lending offices only.

MEMBER FDIC EQUAL HOUSING LENDER
RENASANT BANK NMLS # 402669

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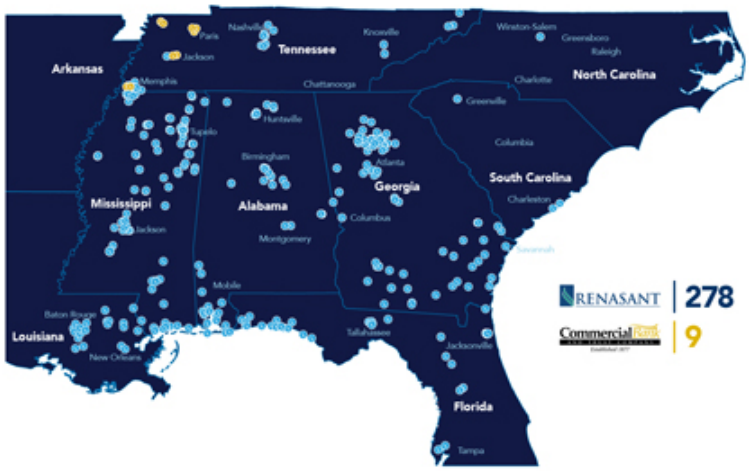
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In West Tennessee

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Commercial Bank and Trust Company
Established 1877

RENASANT

ANNOUNCE DEFINITIVE MERGER AGREEMENT



Together, we will have more locations and people to serve you.

"For generations, Commercial Bank & Trust has been committed to the people, families, and businesses of West Tennessee. As our board considered the best path forward for our shareholders, associates and customers, Renasant stood out as the right partner - a relationship-driven Southeastern bank whose culture mirrors our own, with the products, capabilities and balance sheet to serve our customers as they grow. We are excited for our customers, associates and shareholders to experience our next chapter as part of Renasant."

- **Roy Molitor "Mott" Ford, Jr., Chairman and Chief Executive Officer of Commercial**

Read Our Press Release

"For nearly 150 years, Commercial Bank has built a reputation across West Tennessee for exceptional service and deep community relationships - values that are central to who we are at Renasant. This partnership strengthens our presence in Memphis and provides solid, long-tenured deposit and wealth relationships throughout West Tennessee. We look forward to welcoming Commercial Bank's associates, customers and shareholders to Renasant and to building on the foundation that Mott and his team have established."

- **Kevin Chapman, Renasant President and CEO**

Frequently Asked Questions

What is happening between Commercial Bank & Trust and Renasant?

On October 27, 2026, Renasant and Commercial Bank & Trust announced a definitive agreement to combine financial institutions. The combined company will operate under the Renasant brand.

Who is Renasant?

Renasant has humble roots, starting in 1904 as a $100,000 bank in Lee County, Mississippi. As a 122-year-old financial institution, Renasant has assets of approximately $27.5 billion and operates 278 banking, lending, mortgage and wealth management offices throughout the Southeast, as well as offering factoring and asset-based lending on a nationwide basis.

What is the consolidation timeline?

Renasant Corporation and Commercial Holding Company, Inc., the parent companies of Renasant Bank and Commercial Bank & Trust Company,

respectively, have signed a definitive agreement outlining the material terms of the merger. In the coming months, we will work with regulators and other officials to finalize the merger. Pending regulatory approval and the satisfaction of the customary closing conditions, we anticipate the legal close of the merger will be completed in the first quarter of 2027, with the banking systems conversion targeted for the third quarter of 2027.

How and when will information be communicated to customers?

Communication will be provided to customers throughout the entire process that will inform and explain any changes set to take place.

What should customers do now?

Commercial customers should continue to do their banking as they always have until future notice.

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