RENASANT BANCSHARES INC
Form 425
February 20, 2004

Filed by The Peoples Holding Company
Pursuant to Rule 425 under the Securities Act of 1933

Subject Company: Renasant Bancshares, Inc. which
is not a Reporting Company under
the Securities Exchange Act of 1934

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The Peoples Holding Company has made available the following presentation on its website.
The presentation may be accessed at www.thepeoplesbankandtrust.com.

Other Matters:

This presentation shall not constitute an offer of any securities for sale. The proposed transaction will be submitted to Renasant shareholders for their consideration. Peoples and Renasant will file a registration statement, including a proxy statement/prospectus and other relevant documents

concerning the proposed transaction with the SEC. Shareholders of Renasant are urged to read the registration statement and the proxy statement/prospectus and other relevant documents filed with the SEC when they become available, as well as any amendments or supplements to those documents because they will contain important information.

Copies of the proxy statement/prospectus and the SEC filings that will be incorporated by reference in the proxy statement/prospectus can be obtained, without charge, by directing a request to Peoples Investor Relations Department at telephone number 662-680-1419. The annual, quarterly and other reports filed by Peoples with the SEC are also available free of charge at the SEC s website (http://www.sec.gov).

Renasant, its directors, executive officers and certain members of management and employees may be soliciting proxies from Renasant shareholders in favor of the transactions. A description of any interests, direct or indirect, that directors and executive officers of Renasant have in the transaction will be included in the proxy statement/prospectus when filed.