

COCHRAN JAMES SCOTT  
Form 4  
January 21, 2009

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0287  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
COCHRAN JAMES SCOTT

2. Issuer Name and Ticker or Trading Symbol  
RENASANT CORP [RNST]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)

P. O. BOX 709

01/16/2009

Sr. Executive Vice President

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

TUPELO, MS 38802

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
|                                 |                                      |                                                    | Code                           | V                                                                 | Amount                                                                                        | (A) or (D)                                               | Price                                                 |
| Common Stock (Restricted)       | 01/16/2009                           |                                                    | A                              |                                                                   | 1,500                                                                                         | D                                                        | \$ 17.63                                              |
| Common Stock (Restricted)       | 01/16/2009                           |                                                    | P                              |                                                                   | 1,500                                                                                         | D                                                        | \$ 17.03                                              |
| Common Stock                    |                                      |                                                    |                                |                                                                   |                                                                                               | D                                                        | 1,807.7244                                            |
| Common Stock                    |                                      |                                                    |                                |                                                                   |                                                                                               | D                                                        | 1,183                                                 |
|                                 |                                      |                                                    |                                |                                                                   |                                                                                               | I                                                        | 100                                                   |

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|                 |  |  |  |     |  |   |                   |
|-----------------|--|--|--|-----|--|---|-------------------|
| Common<br>Stock |  |  |  |     |  |   | Cust for<br>Child |
| Common<br>Stock |  |  |  | 100 |  | I | Cust for<br>Child |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of<br>Derivative<br>Security<br>(Instr. 3) | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 4.<br>Transaction<br>Code<br>(Instr. 8) | 5. Number<br>of Derivative<br>Securities<br>Acquired<br>(A) or<br>Disposed of<br>(D)<br>(Instr. 3, 4,<br>and 5) | 6. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) | 7. Title and Amount of<br>Underlying Securities<br>(Instr. 3 and 4) | 8.<br>Amount<br>or<br>Number<br>of Shares |  |
|-----------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------|--|
|                                                     |                                                                       |                                         |                                                             | Code                                    | V (A) (D)                                                                                                       | Date<br>Exercisable                                            | Expiration<br>Date                                                  | Title                                     |  |
| Stock<br>Option<br>(Right to<br>Buy)                | \$ 17.03                                                              | 01/16/2009                              |                                                             | A                                       | 7,500                                                                                                           | (3) 01/01/2019                                                 | Common                                                              | 7,500                                     |  |
| Phantom<br>Stock                                    | (4)                                                                   |                                         |                                                             |                                         |                                                                                                                 | (4) (4)                                                        | Common                                                              | 653.45                                    |  |
| Stock<br>Option<br>(Right to<br>Buy)                | \$ 22.23                                                              |                                         |                                                             |                                         |                                                                                                                 | 01/01/2007 01/01/2014                                          | Common                                                              | 3,000                                     |  |
| Stock<br>Option<br>(Right to<br>Buy)                | \$ 22.77                                                              |                                         |                                                             |                                         |                                                                                                                 | 01/01/2008 01/01/2015                                          | Common                                                              | 3,000                                     |  |
| Stock<br>Option<br>(Right to<br>Buy)                | \$ 30.63                                                              |                                         |                                                             |                                         |                                                                                                                 | (3) 01/01/2017                                                 | Common                                                              | 3,000                                     |  |
| Stock<br>Option<br>(Right to<br>Buy)                | \$ 17.63                                                              |                                         |                                                             |                                         |                                                                                                                 | (3) 01/01/2018                                                 | Common                                                              | 7,500                                     |  |

Buy)

## Reporting Owners

| Reporting Owner Name / Address                           | Relationships |           |                              |       |
|----------------------------------------------------------|---------------|-----------|------------------------------|-------|
|                                                          | Director      | 10% Owner | Officer                      | Other |
| COCHRAN JAMES SCOTT<br>P. O. BOX 709<br>TUPELO, MS 38802 |               |           | Sr. Executive Vice President |       |

## Signatures

James Scott  
Cochran

01/21/2009

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
  - \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This is the adjustment to the target amount of the 2008 performance based restricted stock previously reported.  
This is the target amount of a performance based restricted stock grant available if certain criteria is met. Any adjustments to the target award will be reported at the time of the actual determination of performance as compared to the applicable threshold, target and maximum performance objectives. In no event, however, will the number of shares awarded exceed 150% of the number of shares of the target award. The share price will be determined at the close of business on the end of the performance cycle.
  - (2) Beginning with the issue date, equal installments of 33 1/3 of the option shares granted will be available for exercise upon completion of one, two and three years of service measured from date of grant, respectively. The options expire ten (10) years from the grant date.
  - (3) The phantom stock units are accrued under the Renasant DSU Plan. The units are settled 100% in the Company's common stock upon the reporting person's retirement or upon approved hardship reasons. The conversion price is one phantom stock unit for one share of the Company's common stock. Dividends are paid quarterly and reinvested on the phantom stock.
  - (4)

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.