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Form 4 April 02, 2012	WARD ROBINSON					PROVAL		
FORM 4	4 UNITED STATE	ES SECURIT	IES AND EXCHANGE	COMMISSION		PROVAL		
<i>.</i>			ngton, D.C. 20549		Number:	3235-0287		
Check this be if no longer subject to Section 16. Form 4 or Form 5	STATEMENT (Expires: Estimated a burden hou response						
obligations may continue <i>See</i> Instruction 1(b).	Section $17(a)$ of th	e Public Utilit) of the Securities Exchan y Holding Company Act of tment Company Act of 19	of 1935 or Section	1			
(Print or Type Resp	oonses)							
	ess of Reporting Person <u>*</u> WARD ROBINSON	Symbol	me and Ticker or Trading	Issuer				
(Last)	(First) (Middle)	3. Date of Ear	rliest Transaction	(Cneck	(Check all applicable)			
P. O. BOX 709		(Month/Day/ 03/31/2012		_X_ Director10% Owner _X_ Officer (give titleOther (specify below)Dther (specify below) CEO & COB				
	(Street)	4. If Amendm Filed(Month/E	Day/Year) Applicable Line) _X_ Form filed by		oint/Group Filing(Check One Reporting Person			
TUPELO, MS				Form filed by M Person	ore than One Re	porting		
(City)	(State) (Zip)	Table I -	Non-Derivative Securities Ac	quired, Disposed of,	, or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	(Month/Day/Year) Ex an	ecution Date, if	3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or Code V Amount (D) Pr	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)		
Common Stock (Performance Based Restricted)				7,500	D			
Common Stock (Service Based Restricted)				7,500	D			
Common Stock				57,073.49	D			

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Common	
Stock	

26,174.1 I By 401K

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

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 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. Number onof Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exer Expiration D (Month/Day,	Date	7. Title and A Underlying S (Instr. 3 and	Securities	8. Pric Deriva Securi (Instr.
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	<u>(1)</u>	03/31/2012	Р	132.9	(1)	<u>(1)</u>	Common	132.9	\$ 15

Reporting Owners

Reporting Owner Name / Address	Relationships					
T. S. T. T. T. T. T. T. T.	Director	10% Owner	Officer	Other		
MCGRAW EDWARD ROBINSON P. O. BOX 709 TUPELO, MS 38802	Х		CEO & COB			

Signatures

E. Robinson McGraw <u>**Signature of</u> Reporting Person 04/02/2012 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).

The phantom stock units are accrued under the Renasant DSU Plan. The units are settled 100% in the Company's common stock upon the
 (1) 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.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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