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RENASAN Form 4											
January 05, FORN	ЛЛ		SECU			VCHAN	GE COMMISSIO	NT	PPROVAL		
	UNITED	SIAIES		shington			JE COMMISSIO	Number:	3235-0287		
Check th if no lon subject to Section Form 4 Form 5 obligation may cor <i>See</i> Instri 1(b).	ger 50 16. 50 Filed pu 50 50 50 50 50 50 50 50 50 50	rsuant to S (a) of the I	OWNERSHIP O hange Act of 1934 act of 1935 or Sect f 1940	WNERSHIP OF Expires: January 2 Expires: 20 Estimated average burden hours per response 0 f 1935 or Section							
(Print or Type	Responses)										
1. Name and Address of Reporting Person <u>*</u> Deer Jill V			Symbol	er Name an SANT CO			Issuer				
(Last)	(First) (Middle)	3. Date of Earliest Transaction				(Ch	eck all applicable)			
209 TROY STREET			(Month/Day/Year) 12/31/2014				X Director Officer (gi below)	Officer (give title Other (specify			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			Applicable Line) _X_ Form filed b	_X_ Form filed by One Reporting Person				
TUPELO,	MS 38804						Form filed by Person	More than One R	eporting		
(City)	(State)	(Zip)	Tab	le I - Non-l	Derivati	ve Securitie	s Acquired, Disposed	of, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemo Execution any (Month/Da	Date, if	3. Transactio Code (Instr. 8) Code V	Dispose (Instr. 3	ed (A) or ed of (D) 3, 4 and 5) (A) or	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)		
Reminder: Re	port on a separate line	e for each cla	ass of sec	urities bene	ficially c	wned direct	ly or indirectly.				
					info requ disp	rmation co uired to res	respond to the colle ontained in this forr spond unless the fo rently valid OMB co	n are not orm	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	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of	8. Pric
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onof Derivative	Expiration Date	Underlying Securities	Deriva
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)	Securi
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired			(Instr.

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	Derivative Security		Code	v	(A) or Dispose (D) (Instr. 3 and 5) (A)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	<u>(1)</u>	12/31/2014	Р		65.64	<u>(1)</u>	<u>(1)</u>	Common	65.64	\$ 28
Phantom Stock	<u>(1)</u>	12/31/2014	Р		15.97	(1)	(1)	Common	15.97	\$ 28

Reporting Owners

Reporting Owner Name / Addres	SS	Relationships							
	Director	10% Owner	Officer Other						
Deer Jill V 209 TROY STREET TUPELO, MS 38804	Х								
Signatures									
Jill V. Deer	01/05/2015								

**Signature of Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Date

** 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 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. 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.