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SPRINGFIELD CLAUDE H III

Form 5

February 14, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

() Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Insturction 1(b)	OMB APPROVAL OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response1.0
() Form 3 Holdings Reported	
() Form 4 Transactions Reported	
STATEMENT OF CHANGES I	N BENEFICIAL OWNERSHIP
Filed pursuant to Section 16(a) of the S 17(a) of the Public Utility Holding Comp Investment Company Act of 1940	
1. Name and Address of Reporting Person	*
Claude H. Springfield 1421 Savannah Lane Tupelo, MS 38801	
2. Issuer Name and Ticker or Trading Sy	mbol
Peoples Holding Company (PHC)	
3. IRS Identification Number of Reporti	ng Person, if an entity (Voluntary)
422-60-0930	
4. Statement for Month/Day/Year	
December 31, 2002	
5. If Amendment, Date of Original (Mon	th/Day/Year)
6. Relationship of Reporting Person(s)	to Issuer (Check all applicable)
<pre>() Director (X) Officer (give title below)</pre>	() 10% Owner () Other (specify below)
Executive Vice President	
7. Individual or Joint/Group Filing (Ch (X) Form filed by One Reportin () Form filed by More than On	g Person

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

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					ļ
+	+	+	-+	+	+
1. Title of	2. Trans-	12a.Deemed	3. Trans-	4.Securities Acquired (A)	5. Amou
•				•	
Security	action	Execution	action '	or Disposed of (D)	Secu
	Date	Date, if	Code	(Instr.3,4 and 5)	Bene
(Table 2)	1		/ T+ 0)		
(Instr.3)	I	any	(Instr.8)		Owne
]		1		+	of I
1	i.	1	i I		Fisc
I	I	1	1 '		·
		1	1 1 '	(A) or	(s)(
I	(Mo/Dv/Yr)	(Mo/Dy/Yr)	Code V	Amount (D) Price	and
'	1 (, - 1; ,	1 (===, 1, , ,		1	
	+	+	+	+	+

Common Stock 9

Common Stock

Common Stock 6,0

(1) Prior to December 31, 2001, the reporting person had acquired 684.70 shares of the Company's 401(k) Plan. The end of period holdings reflect ownership as the most recent plan statement

(2) Prior to December 31, 2001, the reporting person had acquired 5,820.80 shares of the Company ESOP Plan. The end of period holdings have been adjusted to reflect shares allocated during

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

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

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(Over) SEC 1474 (9-02)

FORM 5 (Continued)

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

1	Security		ion or		action		Execution		ion Code		Deri
	(Instr.3)		Exercise		Date		Date, if	1	(Instr.8)		Secu
1			Price of	1		1	any	1			Acqu
1			Derivative	e				1			Disp
1		1	Security	1		1		1			(D) (
1				1				1			and
1						+		+	+	-+	

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	 				Code		
Phantom Stock	·	,	'				'
Employee Stock Opto buy)	tion (Right						
17. Title and Amor Securities (Instr. 3 and	(Instr. 3 and 4)			9. Num ati Ben		10.	Ownershi of Deriv Security
Title Amount or Number of Shares 		of		year Year nstr.4)	 	Direct(D Indirect (Instr.4	
+	+	-+		+	316.08	+	D
					3,500.00		D
Explanation of Res							

/s/ Claude H. Springfield

February 14, 2003

Date

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.

^{**}Signature of Reporting Person

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).