

PEOPLES HOLDING CO  
Form 8-K  
July 01, 2004

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

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934

July 1, 2004

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Date of Report (Date of Earliest Event Reported)

**THE PEOPLES HOLDING COMPANY**

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(Exact Name of Registrant as Specified in its Charter)

Mississippi

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(State or Other Jurisdiction of  
Incorporation)

1-13253

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(Commission File Number)

64-0676974

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(I.R.S. Employer Identification Number)

209 Troy Street, Tupelo, Mississippi 38802-0709

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(Address of Principal Executive Offices)(Zip Code)

Registrant's Telephone Number: (662)680-1001

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ITEM 7: FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) The following exhibit is filed herewith:

2.1 Agreement and Plan of Merger, dated as of February 17, 2004 and related Plan of Merger among Renasant Bancshares, Inc., The Peoples Holding Company and Peoples Merger Corporation, a wholly owned subsidiary of Peoples (filed as Annex A-1 to the Company's Registration Statement on Form S-4 filed on April 8, 2004 and incorporated herein by reference, Commission File No. 333-114309.

99.1 Press Release, dated July 1, 2004, issued by The Peoples Holding Company.

ITEM 9: REGULATION FD DISCLOSURE.

On July 1, 2004, The Peoples Holding Company issued a press release announcing the completion of its merger with Renasant Bancshares, Inc. of Germantown, Tennessee. The press release is furnished as Exhibit 99.1 to this Form 8-K.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE PEOPLES HOLDING COMPANY

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Registrant

/s/ E. Robinson McGraw

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DATE: July 1, 2004

E. Robinson McGraw  
President & Chief Executive Officer

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EXHIBIT INDEX

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DESCRIPTION

**EXHIBIT INDEX**

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**EXHIBIT  
NUMBER**

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99.1

Press Release, dated July 1, 2004, issued by The Peoples Holding Company.

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