Cadence Bank Investor Relations

BancorpSouth to Establish Mississippi State University and The University of Southern Mississippi Affinity Checking Accounts and

Debit Cards

PRNewswire TUPELO, Miss.

BancorpSouth, the largest bank headquartered in Mississippi with \$13.4 billion in assets, has

announced plans for the establishment of Mississippi State University (http://www.msstate.edu/) and The

University of Southern Mississippi (http://www.usm.edu/) branded checking accounts and debit cards.

Affinity checking accounts and debit cards are popular across the country due in part to collegiate fans

and alums wishing to display their favorite team's logo on clothing, automobiles and other merchandise.

The use of traditional checks remains a popular and widely used payment mechanism, and debit card

usage continues to grow dramatically for point-of-sale and ATM transactions.

"BancorpSouth's support of colleges and universities, including participation in a range of athletic

sponsorship opportunities, is one of the wisest investments we make, providing a foundation for growth

and viability in the communities and states where we operate," said Jim Kelley, BancorpSouth President

and Chief Operating Officer.

Michael Lindsey, Senior Vice President and head of Retail Banking said "Our association with the

states' college and university athletic programs offers added-value visibility for our BancorpSouth brand

and advertising cost effectiveness, two enviable marketing goals."

Complete details of the arrangements are being finalized, with start dates anticipated during the

fourth quarter of this year.

BancorpSouth, Inc. is a \$13.4 billion-asset financial holding company. The company operates

approximately 314 banking and insurance locations in Alabama, Arkansas, Florida, Illinois, Louisiana,

Mississippi, Missouri, Tennessee and Texas. In addition to providing traditional banking services, credit

cards, mortgages, trust and fiduciary services, the company provides investment services through its

subsidiary BancorpSouth Investment Services, Inc. and insurance services through its subsidiary

BancorpSouth Insurance Services, Inc. BancorpSouth's common stock is traded on the New York Stock

Exchange under the symbol BXS.

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