

BancorpSouth's College Student Campaign Offers Opportunity to Win a Semester's Free Tuition

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TUPELO, Miss.

BancorpSouth Bank, a wholly-owned subsidiary of BancorpSouth, Inc. , is providing college and college-bound students an opportunity to win up to \$5,000 towards tuition costs for this fall's semester. In addition to the grand prize of a tuition-free semester, the bank is also providing ten first prizes of free Apple iPads.

The recently-launched student promotion, in addition to the free tuition and Apple iPad giveaway, is helping introduce college students to BancorpSouth's line of student banking options.

"For many college students, this will be their first time dealing with personal financial responsibility," said BancorpSouth Senior Vice President of Retail Banking Michael Lindsey, "presenting a need to have access to easy-to-use and convenient financial products and services."

There is no purchase necessary to enter. The promotion is open to students who are legal residents of the 50 United States or the District of Columbia who are at least 18 years of age and (a) who are attending a college located in the states of Alabama, Arkansas, Louisiana, Mississippi, Missouri, Tennessee or Texas at time of entry or (b) who enroll for the fall 2010 semester in a college located in the afore mentioned states.

To enter, students should visit the website, www.JustRightforWhatever.com, and access the sweepstakes entry form, complete the entry form and submit as directed. Entries must be received by the website by 11:59 pm ET on September 12. The website is the official clock for the promotion. A complete listing of the promotion sweepstakes official rules and regulations is available at the site.

BancorpSouth officials said that on October 11 or soon before or afterwards, a random drawing will be conducted by Promotion Mechanics, Inc., an independent judging organization, from among all eligible entries received to award the following prizes:

One Grand Prize: A check in the amount of the lesser of (a) winner's actual college tuition for the current academic semester or (b) \$5,000. Prior to receiving prize, the winner will be required to provide proof of the amount of their actual college tuition for the current academic semester.

Ten First Prizes: An Apple iPad (64 GB, WiFi + 3G) with an approximate retail value of \$829.

BancorpSouth will notify winners by phone, email, and/or mail. The odds of winning will be determined by the number of eligible entries received.

BancorpSouth's student checking includes free banking, online account services including free internet banking, free mobile banking, free bill pay and FinanceWorks online budgeting. Also available are a no-annual-fee Student credit card for qualifying individuals, a personal savings account and a free MasterCard debit card with Bonus Cash Rewards.

BancorpSouth, Inc. is a financial holding company headquartered in Tupelo, Mississippi, with approximately \$13.4 billion in assets. BancorpSouth Bank, a wholly-owned subsidiary of BancorpSouth, Inc., operates approximately 314 commercial banking, mortgage, insurance, trust and broker/dealer locations in Alabama, Arkansas, Florida, Louisiana, Mississippi, Missouri, Tennessee and Texas. BancorpSouth Bank also operates an insurance location in Illinois. BancorpSouth's common stock is traded on the New York Stock Exchange under the symbol BXS.

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