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***DBCF*** *Mississippi Department of  
Banking and Consumer Finance*

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**Annual Report**  
**January 1, 2008 - December 31, 2008**



**John S. Allison, Commissioner**

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ANNUAL REPORT

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DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

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To the Honorable Senate and House of Representatives  
State of Mississippi

In compliance with Section 81-1-113, Mississippi Code of 1972, Annotated, I submit for your consideration and information the report of the Department of Banking and Consumer Finance reflecting financial operations of the Department for fiscal year 2008 and pertinent characteristic changes of the industries we supervise for calendar year 2008.

The personnel and staff of the Department are dedicated to the policy that sound financial practices are in place within the State's financial institutions regulated by this Department, and to ensure that financial services are available to meet public demand and foster economic growth.

The Department will continue its policy of being an advocate of the industries we regulate and/or supervise and will seek every means available to improve any institution found to be in need of assistance. This Department also continues to be committed to providing professional services and assistance to the citizens and consumers of Mississippi and to the myriad of financial industries that operate within the jurisdiction of our responsibilities.

Sincerely,

A handwritten signature in black ink that reads "John S. Allison". The signature is fluid and cursive, with a long horizontal stroke at the end.

John S. Allison  
Commissioner

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## MISSION STATEMENT

The Department of Banking and Consumer Finance, State of Mississippi, is committed to providing quality supervision and regulation to those institutions, persons, firms, corporations, and associations furnishing financial services, as authorized by statute, to the people of Mississippi. The Department also gives cooperative assistance to any individual, institution, industry, or other regulatory agency within the scope of our responsibilities. The staff of the Department is fully aware that courteous professionalism is not a goal, but the minimum acceptable standard of performance in carrying out the duties and responsibilities of the Department.

**ROSTER OF COMPTROLLERS / COMMISSIONERS**

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**BANKING DEPARTMENT**

J. S. Love January 1, 1923 - December 31, 1934

**DEPARTMENT OF BANK SUPERVISION**

Marion D. Brett December 31, 1934 - December 31, 1936  
J. C. Fair January 1, 1937 - December 31, 1941  
Sidney L. McLaurin January 1, 1942 - May 26, 1942  
Joe W. Latham May 27, 1942 - September 27, 1947  
(Re-appointed January 1, 1945)  
(Resigned September 27, 1947)  
C. T. Johnson September 27, 1947 - January 31, 1955  
(Re-appointed January 1, 1949)  
(Re-appointed January 1, 1953)  
(Resigned January 31, 1955)  
Joe W. Latham January 31, 1955 - February 4, 1957  
(Re-appointed January 1, 1957)  
(Resigned February 4, 1957)  
W. P. McMullan, Jr. February 4, 1957 - January 5, 1960  
(Resigned January 5, 1960)  
Robert D. Morrow January 5, 1960 - December 30, 1960  
(Resigned December 30, 1960)  
Llewellyn Brown December 30, 1960 - January 19, 1966  
(Re-appointed January 1, 1965)  
O. B. Bowen, Jr. March 9, 1966 - February 14, 1968  
(Resigned February 14, 1968)  
Horace Steele February 14, 1968 - January 2, 1973  
(Re-appointed January 1, 1969)  
James H. Means January 2, 1973 - March 20, 1980

**DEPARTMENT OF BANKING AND CONSUMER FINANCE**

Frank C. Allen March 21, 1980 - July 10, 1980  
Alanson V. Turnbough July 11, 1980 - December 14, 1980  
(Acting Commissioner)  
Glenn Smith December 15, 1980 - March 21, 1984  
Jean S. Porter March 22, 1984 - April 30, 1988  
Alanson V. Turnbough May 1, 1988 - July 17, 1988  
(Acting Commissioner)  
Thomas L. Wright July 18, 1988 - March 31, 1992  
Joseph H. Neely April 1, 1992 - January 31, 1996  
John S. Allison February 1, 1996 - August 10, 1997  
(Acting Commissioner)  
Ronny G. Parham August 11, 1997 - June 30, 2000  
John S. Allison July 1, 2000 - Present

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**STATUTORY AUTHORITIES**

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MISSISSIPPI CODE OF 1972 (*Annotated*)

**BANKING DIVISION**

Banks ..... Section 81-1-1, et seq.

Credit Unions..... Section 81-13-1, et. seq.

Savings Associations..... Section 81-12-1, et seq.

Savings Banks..... Section 81-14-1, et. seq.

Trust Companies ..... Section 81-27-1.001, et. seq.

**CONSUMER DIVISION**

Check Casher..... Section 75-67-501, et seq.

Consumer Loan..... Section 81-19-1, et seq.

Debt Management..... Section 81-22-1, et seq.

Insurance Premium Finance ..... Section 81-21-1, et seq.

Mortgage ..... Section 81-18-1, et seq.

Motor Vehicle Sales Finance..... Section 63-19-1, et seq.

Pawnbroker ..... Section 75-67-301, et seq.

Sale of Checks ..... Section 75-15-1, et seq.

Small Loan ..... Section 75-67-101, et seq.  
..... Section 75-67-201, et seq.

Title Pledge..... Section 75-67-401, et seq.

**STATE BOARD OF BANKING REVIEW**

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Stephen C. Davenport	Madison	March 23, 2008 *
James H. Clayton	Indianola	March 23, 2009
Thomas E. Brown	Bay Springs	March 23, 2010
Karen O. Green	Grenada	March 23, 2011
Second Supreme Court District		Vacant

Section 81-3-12, Mississippi Code of 1972 (*Annotated*), is the statutory authority creating the State Board of Banking Review. The Board is composed of five (5) members, one member from each of the Supreme Court districts, who represent the depositors and the public in general, and two members from the State at large, who are bankers and represent the banking industry. Members are appointed by the Governor for terms of five (5) years.

The Board's sole duties are consideration of applications for authority to establish a bank (grant or deny charter), to hear branch applications that are protested or denied by the Commissioner, and to adopt rules and regulations creating parity between State chartered banks and national banks.

\* Statute allows continuation of appointment until member is reappointed or replaced.

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**DEPARTMENT STAFF**  
 as of December 31, 2008
 

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Allison, John S.	Commissioner	Ridgeland
Brady, Theresa L.	Deputy Commissioner	Ridgeland

**BANKING DIVISION**

Buchanan, Charlotte	Director	Madison
Miller, John	Chief Examiner	Terry
Bailey, Ronald	Examiner V	Kosciusko
Hubbard, Sam	Examiner V	Madison
Lion, Paul	Examiner V	Pass Christian
Shelton, Nicky	Examiner V	Olive Branch
Sinclair, Roger	Examiner V	Brandon
Hayward, Perry Anne	Examiner IV	Ridgeland
Kendrick, Maria (Ginny)	Examiner IV (Credit Union)	Brandon
Mitchell, Matt	Examiner IV	Madison
Sinclair, Ashley	Examiner IV	Batesville
Burks, Raland	Examiner III	Hattiesburg
Kelly, Rhoshunda	Examiner III	Madison
Pettit, Sven	Examiner III	Madison
Read, Ashley	Examiner III	Hattiesburg
Tyrone, Carrie	Examiner III (Credit Union)	Madison
Hansford, Neil	Examiner II	Louisville
Kuklinski, Ryan	Examiner II	Oxford
Smith, Erik	Examiner II	Brandon
Sullivan, Michael	Examiner II (Credit Union)	Laurel
Childers, Kendall	Examiner I	Starkville
Gray, Matt	Examiner I	Oxford
Hargett, Adam	Examiner I	Pearl
Hudson, Mark	Examiner I	Starkville
Jackson, Wesley	Examiner I	Madison
Luke, Zach	Examiner I	Oxford
Naylor, Theo	Examiner I (Credit Union)	Marion
Smith, Mike	Examiner I	Jackson
Prescott, Bonnie	Administrative Assistant	Brandon



**DEPARTMENT STAFF**  
**as of December 31, 2008 (cont'd)**

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**CONSUMER DIVISION**

**Consumer Finance**

Webb, Taft	Director	Ridgeland
Garrard, Mike	Examiner V	Brandon
Harmon, Hayward	Examiner V	Batesville
Pender, Ennis (Marty)	Examiner V	Yazoo City
Blair, Brandon	Examiner IV	Amory
Christian, Katherine	Examiner IV	Natchez
Gentry, Randy	Examiner II	Columbus
Baxter, Bo	Examiner I	Jackson
Griffin, Justin	Examiner I	Saltillo
Heck, Carolyn	Administrative Assistant	Jackson
Ingram, Wanda	Administrative Assistant	Brandon
McCallum, Brever	Administrative Assistant	Pearl

**Mortgage**

McCain, Traci	Director	Raymond
Carter, Larry	Examiner IV	Hattiesburg
McCall, Morris	Examiner IV	Hattiesburg
Booker, Kris	Examiner III	Meridian
Burrell, Ben	Examiner III	Tupelo
Moore, Houston	Examiner II	Meridian
Fulton, Danielle	Administrative Assistant	Ridgeland
Knighton, Tricia	Administrative Assistant	Florence
Spires, Mary	Administrative Assistant	Jackson

**ADMINISTRATIVE SERVICES DIVISION**

Guynes, Stacy	Director	Flowood
Echols, Rosina	Finance/Human Resources	Braxton
Smith, Tina	Accounting/Travel	Jackson
Bass, Marveen	Administrative Assistant	Florence

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**STAFF EXAMINATION ASSIGNMENTS - 2008**  
Banking Division

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**Bank, Thrift, and Trust Examinations**

<b><u>Examiner</u></b>	<b><u>Participation</u></b>
Bailey, Ronald	18
Burks, Raland	17
Childers, Kendall	23
Gray, Matt	23
Hansford, Neil	23
Hargett, Adam	24
Hayward, Perry Anne	2
Hubbard, Sam	6
Hudson, Mark	20
Jackson, Wesley	23
Kelly, Rhoshunda	15
Kuklinski, Ryan	23
Lion, Paul	16
Luke, Zach	23
Mitchell, Matt	20
Pettit, Sven	20
Read, Ashley	21
Shelton, Nicky	17
Sinclair, Ashley	18
Sinclair, Roger	20
Smith, Erik	22
Smith, Mike	26

**Credit Union Examinations**

<b><u>Examiner</u></b>	<b><u>Participation</u></b>
Kendrick, Maria (Ginny)	14
Naylor, Theo	24
Sullivan, Michael	21
Tyrone, Carrie	15

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**STAFF EXAMINATION ASSIGNMENTS - 2008**  
Consumer Division

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<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Baxter, Bo	Check Casher	55
	Consumer Loan	6
	Debt Management	8
	Insurance Premium Finance	2
	Motor Vehicle Sales Finance	11
	Pawnbroker	6
	Sale of Checks	19
	Small Loan	45
	Title Pledge	21
	Total	<u>173</u>
Blair, Brandon	Check Casher	48
	Consumer Loan	3
	Debt Management	6
	Motor Vehicle Sales Finance	9
	Pawnbroker	11
	Small Loan	38
	Title Pledge	26
	Total	<u>141</u>
Bock, Bryan	Check Casher	38
	Consumer Loan	4
	Debt Management	9
	Insurance Premium Finance	11
	Motor Vehicle Sales Finance	3
	Pawnbroker	18
	Sale of Checks	4
	Small Loan	25
	Title Pledge	16
	Total	<u>128</u>
Booker, Kris	Mortgage	49
	Total	<u>49</u>
Burrell, Ben	Mortgage	52
	Total	<u>52</u>
Carter, Larry	Mortgage	58
	Total	<u>58</u>

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**STAFF EXAMINATION ASSIGNMENTS - 2008**  
Consumer Division (cont'd)

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<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Christian, Katherine	Check Casher	77
	Consumer Loan	4
	Insurance Premium Finance	3
	Motor Vehicle Sales Finance	21
	Pawnbroker	17
	Small Loan	32
	Title Pledge	21
	Total	<u>175</u>
Garrard, Mike	Check Casher	74
	Consumer Loan	1
	Insurance Premium Finance	1
	Motor Vehicle Sales Finance	9
	Pawnbroker	11
	Small Loan	34
	Title Pledge	17
	Total	<u>147</u>
Gentry, Randy	Check Casher	65
	Consumer Loan	6
	Debt Management	5
	Insurance Premium Finance	2
	Motor Vehicle Sales Finance	13
	Pawnbroker	17
	Small Loan	45
	Title Pledge	16
Total	<u>169</u>	
Griffin, Justin	Check Casher	31
	Motor Vehicle Sales Finance	1
	Pawnbroker	2
	Small Loan	23
	Title Pledge	7
Total	<u>64</u>	

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**STAFF EXAMINATION ASSIGNMENTS - 2008**  
Consumer Division (cont'd)

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<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Harmon, Hayward	Check Casher	91
	Consumer Loan	2
	Motor Vehicle Sales Finance	12
	Pawnbroker	9
	Small Loan	35
	Title Pledge	24
	Total	<u>173</u>
Harrison, Ronny	Check Casher	5
	Small Loan	7
	Total	<u>12</u>
McCall, Morris	Mortgage	60
	Total	<u>60</u>
Moore, Houston	Mortgage	48
	Total	<u>48</u>
Pender, Marty	Check Casher	69
	Consumer Loan	5
	Debt Management	4
	Insurance Premium Finance	10
	Motor Vehicle Sales Finance	6
	Pawnbroker	12
	Small Loan	44
	Title Pledge	22
	Total	<u>172</u>
Tanner, Jake	Mortgage	47
	Total	<u>47</u>
Webb, Taft	Check Casher	3
	Total	<u>3</u>

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**DEPARTMENT TRAVEL - FY08**  
July 1, 2007 - June 30, 2008

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<u>Employee</u>	<u>Out-of-State</u>	<u>In-State</u>
Allison, John	27,456.18	1,261.64
Bailey, Ronald	7,202.92	20,251.10
Baxter, Bo	5,635.59	14,135.31
Blair, Brandon	9,339.23	15,070.59
Blaylock, Terri	1,088.90	493.73
Bock, Bryan	8,366.19	11,702.57
Booker, Kris	7,873.40	14,618.24
Brady, Theresa	8,983.57	191.13
Buchanan, Charlotte	17,915.36	2,278.47
Burks, Raland	4,441.30	24,012.66
Burrell, Ben	5,897.73	21,334.42
Carter, Larry	7,264.53	16,534.50
Childers, Kendall	2,767.46	23,251.08
Christian, Katherine	--	21,252.08
Echols, Rosina	--	363.39
Fulton, Danielle	1,274.14	--
Garrard, Mike	2,961.09	11,172.88
Gentry, Randy	3,481.40	16,798.64
Gray, Matt	3,430.73	21,007.92
Guynes, Stacy	--	1,090.71
Hansford, Neil	3,752.10	22,962.41
Hargett, Adam	3,041.07	23,508.29
Harmon, Hayward	--	12,930.88
Harrison, Ronny	1,251.40	22,153.41
Hayward, Perry Anne	3,489.45	1,542.05
Hubbard, Sam	3,889.63	10,014.16
Hudson, Mark	5,231.01	22,065.17
Jackson, Wesley	3,820.12	21,141.31
Kelly, Rhoshunda	4,198.52	20,333.92
Kendrick, Maria (Ginny)	483.37	6,805.17
Knighton, Tricia	1,270.11	--
Kuklinski, Ryan	4,055.88	24,252.63
Lion, Paul	4,549.97	26,733.02

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**DEPARTMENT TRAVEL - FY08**  
 July 1, 2007 - June 30, 2008 (cont'd)
 

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<u>Employee</u>	<u>Out-of-State</u>	<u>In-State</u>
Luke, Zach	3,478.57	21,646.52
McCain, Traci	2,289.11	--
McCall, Morris	6,394.40	18,929.53
Miller, John	5,509.53	6,067.77
Mitchell, Matt	4,531.87	18,670.72
Moore, Houston	7,229.20	18,414.75
Naylor, Theo	--	24,656.78
Pender, Marty	2,398.29	15,904.68
Pettit, Sven	1,911.36	16,720.14
Prescott, Bonnie	1,127.84	--
Read, Ashley	4,220.14	16,524.03
Shelton, Nicky	4,145.86	31,130.15
Sinclair, Ashley	7,609.81	16,275.22
Sinclair, Roger	7,245.62	16,546.77
Smith, Erik	3,698.81	19,707.78
Smith, Mike	3,466.94	22,238.38
Smith, Tina	--	39.20
Sullivan, Michael	--	19,695.68
Tanner, Jake	7,525.36	12,989.58
Tyrone, Carrie	4,016.71	11,059.74
Webb, Taft	11,650.65	995.80
 <b><u>Board Members</u></b>		
Brown, Thomas	--	92.15
Clayton, James	--	97.00
Green, Karen	--	54.32
Davenport, Stephen	--	19.40
Martin, Marcus	--	82.45
 <b>TOTAL</b>	 <b><u>\$252,862.42</u></b>	 <b><u>\$759,822.02</u></b>

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**STATEMENT OF FUNDS**  
Bank Maintenance - Fund 3511 • Fiscal Year 2008

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**Beginning Balance** **\$396,087.72**

**REVENUE****Bank**

Application Fees - Branch	31,500.00	
Application Fees - Loan Production Office	350.00	
Assessment Fees	3,207,620.09	
Charter Amendments	100.00	
Charters	1,500.00	
Interstate Banking Fees	44,790.89	
Mergers	500.00	
Relocation/Name Change Fees	325.00	
<b>Subtotal</b>		<b>3,286,685.98</b>

**Credit Union**

Application Fees - Branch	3,750.00	
Assessment Fees	113,792.59	
Charter Amendments	25.00	
Relocation/Name Change Fees	75.00	
<b>Subtotal</b>		<b>117,642.59</b>

**Trust**

Examination Fees	8,812.46	
<b>Subtotal</b>		<b>8,812.46</b>

**Thrift**

Assessment Fees	2,547.36	
<b>Subtotal</b>		<b>2,547.36</b>

**Penalties**

Assessment - Bank	8,420.12	
Report of Condition - Credit Union	300.00	
<b>Subtotal</b>		<b>8,720.12</b>

**Miscellaneous Fees**

Good Standing Certificate	150.00	
Miscellaneous	1,143.51	
Cancelled Warrants	127.45	
<b>Subtotal</b>		<b>1,420.96</b>

**Total Revenue** **3,425,829.47**

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**STATEMENT OF FUNDS****Bank Maintenance - Fund 3511 • Fiscal Year 2008 (cont'd)****EXPENDITURES****Salaries**

Salaries and Wages	2,001,258.43	
Per Diems and Fees	200.00	
Terminal Personal Leave Pay	4,844.37	
Employers' Retirement Match	237,723.39	
Employers' Social Security Match	144,375.55	
Workers' Compensation	10,471.00	
Group Health Insurance Match	134,780.00	
Group Life Insurance Match	3,605.40	
Cafeteria Plan - Administration Fee	1,394.02	
<b>Subtotal</b>		<b>2,538,652.16</b>

**Travel**

In-State Travel	513,602.32	
Out-of-State Travel	116,561.64	
Subsistence, Lodging	595.36	
Travel in Public Carrier	31,883.68	
Prior Year Expense - Travel	595.35	
Under Withheld Deduction	166.50	
<b>Subtotal</b>		<b>663,404.85</b>

**Contractual Services**

Tuition	17,125.00	
Employee Training	57,190.00	
Postage, Box Rent & Other PO Fees	5,088.00	
Transportation of Goods Not for Resale	3,165.99	
Advertising & Public Information	93.80	
Rent of Records Storage Space	751.52	
Rental of Office Equipment	469.28	
Capitol Facilities - Rent	30,096.00	
SAAS Fees - DFA	1,104.98	
MMRS Fees - DFA	6,194.39	
Department of Audit Fees	50.00	
Legal Fees to Attorney General's Office	565.50	
State Personnel Board Fees	4,557.34	
Court Cost & Court Reporters	242.50	
Lab & Testing Fees	160.00	
Temporary Employment Fees	10,909.50	
Other Fees & Services	81,881.32	

**STATEMENT OF FUNDS****Bank Maintenance - Fund 3511 • Fiscal Year 2008 (cont'd)**

Liability Insurance Pool Contribution	696.48	
Insurance & Fidelity Bonds	586.00	
Insurance - Computer Equipment	373.00	
Membership Dues	55,176.07	
IS Professional Fees - Outside Vendor	1,240.00	
IS Professional Fees - ITS	138,772.50	
IS Training/Education - ITS	213.00	
Service Charges to State Data Center	7,637.06	
Software Acquisition and Installation	12,502.06	
Basic Telephone Monthly - ITS	8,556.47	
Long Distance Charges - ITS	2,910.56	
Cellular Usage Time - Outside Vendor	2,488.63	
Maintenance/Repair of IS Equipment	121.00	
Maint/Repair of Telephone System - ITS	154.00	
IS Software Maint - Outside Vendor	1,074.00	
<b>Subtotal</b>		<b>452,145.95</b>
<b>Commodities</b>		
Printing, Binding, Padding	215.00	
Duplication & Reproduction Supplies	2,487.50	
Office Supplies & Materials	2,010.24	
Paper Supplies	455.20	
Maps, Manuals, Library Books, Films	3,931.58	
IS Equipment Repair Parts	10,364.00	
Other Supplies & Materials	48.00	
Other Equipment	239.98	
<b>Subtotal</b>		<b>19,751.50</b>
<b>Equipment</b>		
Mainframe Systems Equipment	5,213.00	
<b>Subtotal</b>		<b>5,213.00</b>
<b>Wireless Equipment</b>		
Cellular Service Plan Devices	199.98	
<b>Subtotal</b>		<b>199.98</b>
<b>Total Expenditures</b>		<b>(3,679,367.44)</b>
<b>Transfer from Fund 3512</b>		<b>275,000.00</b>
<b>Ending Balance</b>		<b>\$417,549.75</b>

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**STATEMENT OF FUNDS**  
Consumer Finance - Fund 3512 • Fiscal Year 2008

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Beginning Balance \$617,664.67

**REVENUE****Penalties - Civil Money**

Check Casher	133,168.66	
Mortgage - Company	92,725.57	
Mortgage - Loan Originator	1,000.00	
Small Loan	2,000.00	
Title Pledge	8,000.00	
<b>Subtotal</b>		<b>236,894.23</b>

**Penalties - License and Reporting**

License - Check Casher	7,600.00	
License - Debt Management	925.00	
License - Insurance Premium Finance	550.00	
License - Mortgage Company	44,505.00	
License - Mortgage Loan Broker	1,450.00	
License - Mortgage Loan Originator	4,100.00	
License - Motor Vehicle	1,050.00	
License - Pawnbroker	1,725.00	
License - Small Loan	775.00	
License - Title Pledge	1,275.00	
Reporting - Mortgage Company	7,620.00	
<b>Subtotal</b>		<b>71,575.00</b>

**Out-of-State Exam Reimbursement**

Insurance Premium Finance	2,396.17	
Sale of Checks	18,032.75	
<b>Subtotal</b>		<b>20,428.92</b>

**Check Casher**

License - Initial	91,500.00	
License - Renew	486,775.00	
License - Duplicate	1,075.00	
Examination Fee	198,950.00	
<b>Subtotal</b>		<b>778,300.00</b>

**Consumer Loan**

License - Initial	1,200.00	
License - Renew	21,300.00	
Examination Fee	6,400.00	
<b>Subtotal</b>		<b>28,900.00</b>

**Debt Management**

License - Initial	756.00	
License - Renew	21,855.00	
License - Duplicate	125.00	
Examination Fee	3,300.00	
<b>Subtotal</b>		<b>26,036.00</b>

**STATEMENT OF FUNDS**

Consumer Finance - Fund 3512 • Fiscal Year 2008 (cont'd)

**Insurance Premium Finance**

License - Initial	7,225.00	
License - Renew	26,075.00	
License - Duplicate	100.00	
Examination Fee	3,000.00	
	<b>Subtotal</b>	<b>36,400.00</b>

**Mortgage**

Initial License - Company	79,500.00	
Initial License - Branch	10,800.00	
Initial License - Loan Originator	95,710.00	
Initial License - Wholly Owned Subsidiary	1,400.00	
Duplicate License - Company	3,585.00	
Duplicate License - Branch	850.00	
Duplicate License - Loan Originator	12,250.00	
Duplicate License - Exempt Company	150.00	
Duplicate License - Wholly Owned Subsidiary	150.00	
Renewal License - Company	275,530.00	
Renewal License - Branch	7,825.00	
Renewal License - Loan Originator	151,170.00	
Renewal License - Wholly Owned Subsidiary	3,300.00	
Manufactured Housing Transaction	70.00	
Stockholder Change - Company	4,500.00	
Examination Fee - Company	82,667.45	
Examination Fee - Exempt Company	600.00	
Fingerprint Fee - Company	1,020.00	
	<b>Subtotal</b>	<b>731,077.45</b>

**Motor Vehicle Sales Finance**

License - Initial	25,500.00	
License - Renew	94,300.00	
License - Duplicate	200.00	
Examination Fee	31,744.01	
	<b>Subtotal</b>	<b>151,744.01</b>

**Pawnbroker**

License - Initial	10,150.00	
License - Renew	75,000.00	
License - Duplicate	325.00	
	<b>Subtotal</b>	<b>85,475.00</b>

**Sale of Checks**

License - Initial	8,000.00	
License - Renew	34,900.00	
License - Duplicate	100.00	
Examination Fee	10,200.00	
	<b>Subtotal</b>	<b>53,200.00</b>

**Small Loan**

License - Initial	12,062.50	
License - Renew	270,908.32	
License - Duplicate	550.00	
Examination Fee	120,125.13	
	<b>Subtotal</b>	<b>403,645.95</b>

**STATEMENT OF FUNDS**

Consumer Finance - Fund 3512 • Fiscal Year 2008 (cont'd)

<b>Title Pledge</b>		
License - Initial	29,700.00	
License - Renew	162,800.00	
License - Duplicate	525.00	
Examination Fee	56,600.00	
	<b>Subtotal</b>	<b>249,625.00</b>
<b>Miscellaneous Fees</b>		
		<b>1,534.80</b>
<b>Total Revenue</b>		<b>2,874,836.36</b>

**EXPENDITURES****Salaries**

Salaries and Wages	1,450,143.06	
Terminal Personal Leave Pay	12,633.36	
Employers' Retirement Match	173,340.73	
Employers' Social Security Match	105,227.37	
Workers' Compensation	7,649.00	
Group Health Insurance Match	97,362.00	
Group Life Insurance Match	2,799.96	
Cafeteria Plan - Administration Fee	1,005.98	
	<b>Subtotal</b>	<b>1,850,161.46</b>

**Travel**

In-State Travel	246,219.70	
Out-of-State Travel	92,424.54	
Travel in Public Carrier	10,635.35	
	<b>Subtotal</b>	<b>349,279.59</b>

**Contractual Services**

Employee Training	20,591.00	
Postage, Box Rent & Other PO Fees	20,088.00	
Transportation of Goods Not for Resale	257.85	
Rental of Office Equipment	5,901.82	
Capitol Facilities - Rent	50,160.00	
Repair/Service Office Equipment/Furniture	1,160.77	
SAAS Fees - DFA	2,260.93	
MMRS Fees - DFA	3,716.61	
Legal Fees to Attorney General's Office	3,997.50	
State Personnel Board Fees	3,702.66	
Court Cost & Court Reporters	246.25	
Recording & Notary Fees	75.00	
Lab & Testing Fees	74,426.50	
Temporary Employment Fees	10,893.75	
Other Fees & Services	25,046.23	
Liability Insurance Pool Contribution	696.47	
Insurance & Fidelity Bonds	284.00	
Membership Dues	67,189.95	

**STATEMENT OF FUNDS****Consumer Finance - Fund 3512 • Fiscal Year 2008 (cont'd)**

IS Professional Fees - Outside Vendor	1,450.00	
IS Professional Fees - ITS	188,908.50	
Install IS & Telcom Hrdw - Other Vendor	1,355.00	
Service Charges to State Data Center	9,252.27	
Software Acquisition and Installation	9,713.99	
Basic Telephone Monthly - ITS	10,494.83	
Long Distance Charges - ITS	1,550.11	
Cellular Usage Time - Outside Vendor	140.35	
Maintenance/Repair of IS Equipment	1,544.00	
Maint/Repair of Telephone System - ITS	110.00	
IS Software Maint - Outside Vendor	9,427.00	
<b>Subtotal</b>		<b>524,641.34</b>
<b>Commodities</b>		
Printing, Binding, Padding	12,826.40	
Duplication & Reproduction Supplies	2,617.18	
Office Supplies & Materials	7,834.06	
Paper Supplies	1,620.28	
Maps, Manuals, Library Books, Films	1,395.16	
Office/Other Equipment	412.33	
Office/Other Equipment - Repair	521.22	
IS Equipment Repair Parts	1,201.00	
Other Supplies & Materials	196.50	
<b>Subtotal</b>		<b>28,624.13</b>
<b>Equipment</b>		
Mainframe Systems Equipment	24,828.00	
<b>Subtotal</b>		<b>24,828.00</b>
<b>Total Expenditures</b>		<b>(2,777,534.52)</b>
<b>Transfer to Fund 3511</b>		<b>(275,000.00)</b>
<b>Ending Balance</b>		<b><u>\$439,966.51</u></b>

**BANKING FACILITY STATISTICS**  
as of December 31, 2008

	<u>State Banks</u>	<u>State Thrfts</u>	<u>National Banks</u>	<u>Federal Thrfts</u>	TOTAL
Domiciles	74	0	16	5	95
Branches	638	0	240	10	888
Out-of-State Branches	<u>221</u>	<u>0</u>	<u>59</u>	<u>9</u>	<u>289</u>
Total	<u>933</u>	<u>0</u>	<u>315</u>	<u>24</u>	<u>1,272</u>
Host State Branches	179	0	31	0	210

As of December 31, 1996, ATMs are no longer tracked.

As of December 31, 2008, LPOs are no longer tracked.

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**CONSUMER LICENSEE STATISTICS**


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Licensee Activity  
January 1, 2008 – December 31, 2008

<b>Industry</b>	<b>12-31-07</b>	<b>New</b>	<b>Deleted</b>	<b>12-31-08</b>
Check Casher	1,082	87	116	1,053
Consumer Loan	87	5	27	65
Debt Management	54	3	5	52
Insurance Premium Finance	66	6	4	68
Mortgage:				
Loan Originator	5,050	1,033	3,518	2,565
Mortgage Company	774	59	297	536
Mortgage Company Branch	490	119	316	293
Wholly-Owned Subsidiary	41	1	4	38
Motor Vehicle Sales Finance	252	28	64	216
Pawnbroker	249	14	20	243
Sale of Checks	49	7	8	48
Small Loan	593	18	30	581
Title Pledge	333	39	35	337



**CONSUMER LICENSEE STATISTICS (cont'd)**

**Consumer Transactions/Loans Outstanding  
as of December 31, 2008 (as furnished by Licensees)**

<b><u>Industry</u></b>	<b><u>Number of Transactions</u></b>	<b><u>Loans Outstanding</u></b>
Check Casher	151,755	\$ 42,289,909
Consumer Loan	21,995	\$ 90,197,569
Debt Management	7,533	N/A
Insurance Premium Finance	35,701	\$ 95,132,322
Mortgage	15,507	\$ 2,180,036,964
Motor Vehicle Sales Finance	297,700	\$ 3,998,719,203
Pawnbroker	98,634	\$ 7,562,134
Sale of Checks	84,448	\$ 10,250,101
Small Loan	340,116	\$ 1,215,161,959
Title Pledge	61,622	\$ 25,911,468

**Consumer Penalties and Refunds  
as of December 31, 2008**

<b><u>Industry</u></b>	<b><u>Civil Money Penalties Assessed</u></b>	<b><u>Consumer Refunds Paid</u></b>
Check Casher	\$ 92,725	\$ 16,319
Mortgage	\$ 69,750	\$ 7,829
Small Loan	\$ 12,000	\$ 19,494
Title Pledge	\$ 18,000	\$ -0-

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## **RANKING OF MISSISSIPPI BANK AND THRIFT INSTITUTIONS BY TOTAL ASSETS**

As Compiled By The Department of Banking & Consumer Finance  
as of December 31, 2008 (Dollar Amounts in Thousands)

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1	Tupelo	BancorpSouth Bank	\$13,488,870
2	Jackson	Trustmark National Bank	\$9,657,261
3	Gulfport	Hancock Bank	\$3,851,472
4	Tupelo	Renasant Bank	\$3,710,374
5	Belzoni	BankPlus	\$2,148,639
6	Starkville	Cadence Bank, N.A.	\$1,967,150
7	Kosciusko	Merchants and Farmers Bank	\$1,592,731
8	Meridian	The Citizens National Bank of Meridian	\$1,158,027
9	Greenwood	State Bank & Trust Company	\$938,552
10	Biloxi	The Peoples Bank, Biloxi, Mississippi	\$891,856
11	Philadelphia	The Citizens Bank of Philadelphia, Mississippi	\$765,372
12	Macon	BankFirst Financial Services	\$662,151
13	Forest	Community Bank of Mississippi	\$644,923
14	Ellisville	Community Bank	\$636,702
15	Indianola	Planters Bank & Trust Company	\$536,895
16	Magee	PriorityOne Bank	\$502,278
17	Belzoni	Guaranty Bank and Trust Company	\$491,797
18	Hattiesburg	The First, a National Banking Association	\$473,755
19	Batesville	First Security Bank	\$462,015
20	Pascagoula	Merchants & Marine Bank	\$436,283
21	Biloxi	Community Bank, Coast	\$417,457
22	Natchez	Britton & Koontz Bank, N.A.	\$412,854
23	Waynesboro	First State Bank	\$397,296
24	New Albany	BNA Bank	\$385,112
25	Columbia	Citizens Bank	\$330,436
26	Ripley	The Peoples Bank	\$320,265
27	Clarksdale	First National Bank of Clarksdale	\$288,252
28	Corinth	SouthBank, a Federal Savings Bank	\$286,946
29	Amory	Community Bank, North Mississippi	\$284,690
30	Pascagoula	First Federal Savings and Loan Association	\$279,958
31	Oxford	The First National Bank of Oxford	\$268,437
32	McComb	First Bank	\$268,247
33	Jackson	First Commercial Bank	\$252,676
34	Carthage	Heritage Banking Group	\$246,879
35	Meridian	Great Southern National Bank	\$246,352

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**RANKING OF MS BANK AND THRIFT INSTITUTIONS****as of December 31, 2008 (cont'd)**

(Dollar Amounts in Thousands)

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36	Crystal Springs	Metropolitan Bank	\$243,099
37	Clarksdale	Covenant Bank	\$223,251
38	Lucedale	Century Bank	\$222,138
39	Iuka	First American National Bank	\$221,026
40	Port Gibson	RiverHills Bank	\$216,064
41	Pontotoc	The First National Bank of Pontotoc	\$215,870
42	Natchez	United Mississippi Bank	\$214,686
43	McComb	Pike National Bank	\$213,372
44	Greenwood	Bank of Commerce	\$211,337
45	Yazoo City	Bank of Yazoo City	\$208,551
46	Picayune	First National Bank of Picayune	\$206,080
47	Water Valley	Mechanics Bank	\$200,272
48	Bay Springs	Magnolia State Bank	\$195,489
49	Baldwyn	Farmers and Merchants Bank	\$183,801
50	Columbia	First Southern Bank	\$183,587
51	Wiggins	Bank of Wiggins	\$180,992
52	Laurel	Bank of Jones County	\$178,778
53	Senatobia	Sycamore Bank	\$178,050
54	Mendenhall	Peoples Bank	\$176,017
55	Ruleville	Southern Bancorp Bank	\$168,500
56	Holly Springs	The Bank of Holly Springs	\$166,106
57	DeKalb	The Commercial Bank	\$159,011
58	Cleveland	The Cleveland State Bank	\$157,338
59	Newton	Newton County Bank	\$152,996
60	Forest	The Bank of Forest	\$142,985
61	Ridgeland	Mississippi National Bankers Bank	\$136,602
62	Hattiesburg	Grand Bank for Savings, FSB	\$133,025
63	Hazlehurst	Copiah Bank, National Association	\$131,686
64	Lexington	Holmes County Bank & Trust Company	\$115,281
65	Marks	Citizens Bank & Trust Co.	\$110,819
66	Brookhaven	Bank of Brookhaven	\$107,046
67	Anguilla	Bank of Anguilla	\$106,602
68	Holly Springs	First State Bank	\$101,628
69	Winona	Bank of Winona	\$101,029
70	Meadville	Bank of Franklin	\$89,650
71	Oxford	Oxford University Bank	\$85,832

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**RANKING OF MS BANK AND THRIFT INSTITUTIONS****as of December 31, 2008 (cont'd)**

(Dollar Amounts in Thousands)

72	Bude	Peoples Bank of the South	\$85,424
73	Okolona	Bank of Okolona	\$84,582
74	Corinth	Commerce National Bank	\$84,558
75	Raymond	Merchants and Planters Bank	\$79,947
76	Richton	Richton Bank & Trust Company	\$79,528
77	Holly Springs	Merchants & Farmers Bank	\$76,803
78	Mantee	OmniBank	\$74,366
79	Kilmichael	Bank of Kilmichael	\$70,418
80	Madison	Madison County Bank	\$69,508
81	Amory	Amory Federal Savings and Loan Association	\$66,082
82	Rosedale	First National Bank	\$64,179
83	Byhalia	Citizens Bank	\$61,423
84	Collins	Covington County Bank	\$57,436
85	Morton	Bank of Morton	\$52,461
86	Biloxi	Charter Bank	\$51,082
87	North Carrollton	Peoples Bank & Trust Company	\$50,043
88	Horn Lake	DeSoto County Bank	\$47,882
89	Fayette	The Jefferson Bank	\$46,026
90	Charleston	Tallahatchie County Bank	\$45,856
91	Walnut Grove	Bank of Walnut Grove	\$44,178
92	Aberdeen	First Federal Savings and Loan Association	\$24,180
93	Belmont	Spirit Bank	\$22,617
94	Shelby	The Bank of Bolivar County	\$17,280
95	Benoit	Bank of Benoit	\$16,683

**Total Mississippi Bank and Thrift Institution Assets****\$57,114,098**

**BANKING DIVISION**  
**FINANCIAL INSTITUTION CHANGES**

January 1, 2008 - December 31, 2008

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BancorpSouth Bank, 41 Hughes Road, Madison, AL, a branch of BancorpSouth Bank, Tupelo, MS, opened February 11, 2008.

BancorpSouth Bank, 13423 Highway 73, Prairieville, LA, a branch of BancorpSouth Bank, Tupelo, MS, opened March 31, 2008.

Community Bank, Coast, 3419 Market Street, Pascagoula, Jackson County, MS, a branch of Community Bank, Coast, Biloxi, MS, opened April 1, 2008.

Delta Southern Bank, Ruleville, MS, changed its corporate title to Southern Bancorp Bank, 117 West Floyce, Ruleville, Sunflower County, MS, effective opening of business April 1, 2008.

Renasant Bank, 5779 Getwell Road, Building D, Suites 3 and 4, Southaven, MS, a loan production office of Renasant Bank, Tupelo, MS, closed April 1, 2008.

Bank of Franklin, 721 Brookway Boulevard, Brookhaven, MS, a branch of Bank of Franklin, Meadville, MS, opened April 7, 2008.

Heritage Banking Group, 1520 W. Government Street, Brandon, MS, a branch of Heritage Banking Group, Carthage, MS, opened April 7, 2008.

BancorpSouth Bank, 1263 North Market Street, Shreveport, Caddo Parish, LA, a branch of BancorpSouth Bank, Tupelo, MS, relocated from 1701 North Market Street, Shreveport, Caddo Parish, LA, effective April 21, 2008.

Heritage Banking Group, 223 Key Drive, Madison, Madison County, MS, a branch of Heritage Banking Group, Carthage, MS, relocated from 1888 Main Street, Madison, Madison County, MS, effective April 21, 2008.

Peoples Bank of the South, 117 East Main Street, Gloster, MS, a loan production office of Peoples Bank of the South, Bude, MS, closed April 30, 2008.

The Bank of Okolona, 321 West Madison Street, Houston, Chickasaw County, MS, a branch of The Bank of Okolona, Okolona, MS, opened May 5, 2008.

Southern Bancorp Bank, 323 Highway 82 East, Leland, Washington County, MS, a branch of Southern Bancorp Bank, Ruleville, MS, opened May 6, 2008.

BancorpSouth Bank, 3550 South Houston Levee Road, Collierville, Shelby County, TN, a branch of BancorpSouth Bank, Tupelo, MS, opened June 2, 2008.

Renasant Bank, Park Place Tower, 2001 Park Place North, Birmingham, AL, a branch of Renasant Bank, Tupelo, MS, relocated from Watts Tower, 301 North 20th Street, Birmingham, AL, effective June 6, 2008.

**FINANCIAL INSTITUTION CHANGES - 2008 (cont'd)**

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Hancock Bank, 527 Highway 90, Waveland, Hancock County, MS, a branch of Hancock Bank, Gulfport, MS, relocated from 701 Highway 90, Waveland, Hancock County, MS, effective June 13, 2008.

Metropolitan Bank, Crystal Springs, 1661 Aaron Brenner Drive, Suites 100 and 101, Memphis, TN, a branch bank (to be operated as a Messenger Service/Mobile Branch) of Metropolitan Bank, Crystal Springs, Crystal Springs, MS, began operations June 17, 2008.

Metropolitan Bank, Crystal Springs, 201 Northlake Avenue, Ridgeland, MS, a branch bank (to be operated as a Messenger Service/Mobile Branch) of Metropolitan Bank, Crystal Springs, MS, began operations June 23, 2008.

BancorpSouth Bank, 7302 Highway 72 West, Madison, Madison County, AL, a branch of BancorpSouth Bank, Tupelo, MS, opened June 30, 2008.

BancorpSouth Bank, 3504 Parliament Drive, Alexandria, LA, a loan production office of BancorpSouth Bank, Tupelo, MS, opened June 30, 2008.

Community Bank, Meridian, Mississippi, 301 22nd Avenue, Meridian, MS, merged into Home Banking Company, Selmer, TN, effective July 3, 2008.

BancorpSouth Bank, 32330 Highway 16, Denham Springs, Livingston Parish, LA, a branch of BancorpSouth Bank, Tupelo, MS, opened July 7, 2008.

Community Bank, 301 22nd Avenue, Meridian, Lauderdale County, MS, a branch of Community Bank, Ellisville, MS, opened July 7, 2008.

Community Bank, 5012 Highway 39 North, Meridian, Lauderdale County, MS, a branch of Community Bank, Ellisville, MS, opened July 7, 2008.

First Bank and Trust of Mississippi, 998 Highway 51, Madison, Madison County, MS, a branch of First Bank and Trust of Mississippi, Winona, MS, opened July 14, 2008.

BancorpSouth Bank, 101 Rock Creek Parkway, Fairhope, Baldwin County, AL, a branch of BancorpSouth Bank, Tupelo, MS, opened July 21, 2008.

BankPlus, 1018 Highland Colony Parkway, Ridgeland, Madison County, MS, a branch of BankPlus, Belzoni, MS, opened August 11, 2008.

BancorpSouth Bank, 416 Highway 15 South, New Albany, Union County, MS, a branch of BancorpSouth Bank, Tupelo, MS, opened August 25, 2008.

The Citizens Bank of Philadelphia, 2010 Oak Grove Road, Building 4, Suite 1, Hattiesburg, MS, a branch of The Citizens Bank of Philadelphia, Philadelphia, MS, opened August 25, 2008.

**FINANCIAL INSTITUTION CHANGES - 2008 (cont'd)**

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BancorpSouth Bank, 3911 Bienville Boulevard, Ocean Springs, Jackson County, MS, a branch of BancorpSouth Bank, Tupelo, MS, closed August 29, 2008.

Bank of Kilmichael, 509 North Applegate, Montgomery County, Winona, MS, a branch of Bank of Kilmichael, Kilmichael, MS, opened September 6, 2008.

BancorpSouth Bank, 103 McCord Road, Pontotoc, Pontotoc County, MS, a branch of BancorpSouth Bank, Tupelo, MS, opened September 8, 2008.

BancorpSouth Bank, 50 Humphrey Center, Memphis, Shelby County TN, a branch of BancorpSouth Bank, Tupelo, MS, closed September 12, 2008.

BancorpSouth Bank, 9265 Poplar Avenue, Germantown, Shelby County, TN, a branch of BancorpSouth Bank, Tupelo, MS, closed September 12, 2008.

The Citizens Bank of Philadelphia, 15 Millbranch Road, Hattiesburg, Lamar County, MS, a branch of The Citizens Bank of Philadelphia, Philadelphia, MS, relocated from 2010 Oak Grove Road, Building 4, Suite 1, Hattiesburg, MS, effective October 14, 2008.

BancorpSouth Bank, 3504 Parliament Drive, Alexandria, Rapides Parish, LA, a branch of BancorpSouth Bank, Tupelo, MS, opened October 20, 2008.

BancorpSouth Bank, 6800 Highway 64, Oakland, Fayette County, TN, a branch of BancorpSouth Bank, Tupelo, MS, opened October 20, 2008.

BancorpSouth Bank, 701 S. 52nd Street, Rogers, Benton County, AR, a branch of BancorpSouth Bank, Tupelo, MS, opened October 23, 2008.

Citizens Bank, 7119 U.S. Highway 98, Hattiesburg, Lamar County, MS, a branch of Citizens Bank, Columbia, MS, opened November 12, 2008.

Farmers & Merchants Bank, 779 Highway 371, Mooreville, Lee County, MS, a branch of Farmers & Merchants Bank, Baldwin, MS, opened November 12, 2008.

BancorpSouth Bank, 1049 Highland Colony Parkway, Ridgeland, Madison County, MS, a branch of BancorpSouth Bank, Tupelo, MS, opened November 17, 2008.

BankPlus, 3516 Sangani Boulevard, Suite G, D'Iberville, Harrison County, MS, a branch of BankPlus, Belzoni, MS, opened November 17, 2008.

Community Bank, 2157 Highway 15 North, Laurel, Jones County, MS, a branch of Community Bank, Ellisville, MS, opened November 17, 2008.

The Citizens Bank, 301 West Main Street, Carthage, Leake County, MS, a branch of The Citizens Bank of Philadelphia, Philadelphia, MS, relocated from 219 West Main Street, Carthage, Leake County, MS, effective November 24, 2008.

**FINANCIAL INSTITUTION CHANGES - 2008 (cont'd)**

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Cleveland Community Bank, 210 North Street, Cleveland, Bolivar County, MS, merged into Planters Bank & Trust Company, Indianola, MS, effective December 6, 2008.

BankPlus, 3100 North State Street, Suite 100, Jackson, Hinds County, MS, a branch of BankPlus, Ridgeland, MS, opened December 15, 2008.

BankPlus, 6410 Watkins Drive, Jackson, Hinds County, MS, a branch of BankPlus, Ridgeland, MS, opened December 15, 2008.

BankPlus, 1010 Highland Colony Parkway, Ridgeland, Madison County, MS, a branch of BankPlus, Ridgeland, MS, opened December 15, 2008.

M and F Bank, 1285 West Government Street, Brandon, Rankin County, MS, a branch of M and F Bank, Kosciusko, MS, relocated from 202 North College Street, Brandon, Rankin County, MS, effective December 15, 2008.

M and F Bank, 1285 West Government Street, Brandon, Rankin County, MS, a branch of M and F Bank, Kosciusko, MS, relocated from 201 Woodgate Drive, Brandon, Rankin County, MS, effective December 15, 2008.

Merchants & Farmers Bank, 6370 Highway 178, Hickory Flat, MS, a branch of Merchants & Farmers Bank, Holly Springs, MS, relocated from 539 Wolfe Street, Hickory Flat, MS, effective December 15, 2008.

Renasant Bank, 5410 Highway 280, Suite 101, Birmingham, AL, a branch of Renasant Bank, Tupelo, MS, opened December 15, 2008.

State Bank & Trust, 1101 Fagan Drive, Hammond, Tangipahoa Parish, LA, a branch of State Bank & Trust, Greenwood, MS, relocated from 1200 Derek Drive, Hammond, Tangipahoa Parish, LA, effective December 15, 2008.

BancorpSouth Bank, 9420 Roebuck Parkway East, Birmingham, Jefferson County, AL, a branch of BancorpSouth Bank, Tupelo, MS, closed December 19, 2008.

BancorpSouth Bank, 30585 Alabama Highway 225, Spanish Fort, Baldwin County, AL, a branch of BancorpSouth Bank, Tupelo, MS, opened December 22, 2008.

BancorpSouth Bank, 201 St. Nazaire Road, Broussard, Lafayette Parish, LA, a branch of BancorpSouth Bank, Tupelo, MS, opened December 29, 2008.

BancorpSouth Bank, 1621 Highway 15 North, Laurel, Jones County, MS, a branch of BancorpSouth Bank, Tupelo, MS, closed December 31, 2008.



**FINANCIAL INSTITUTION CHANGES - 2008 (cont'd)**

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**THRIFT CHANGES – 2008**

None

**CREDIT UNION CHANGES – 2008**

None