

Shareholder & Director Communication Policy

The Company has implemented a shareholder communication process to facilitate communication with its Board of Directors. Any shareholder of the Company who wishes to communicate with the Board of Directors, a committee of the Board, the independent directors as a group, or any individual member of the Board, may send correspondence to Christy Ireland, Senior Vice President, P. O. Box 1172, Biloxi, MS 39533-1172, or to the e-mail address: investorrelations@thepeoples.com. All shareholder correspondence will be submitted on a periodic basis to the entire Board of Directors, or, if and as designated in the communication, to a committee of the Board, the independent directors as a group or an individual Board member.