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## **AT&T, BancorpSouth, and Firethorn Announce Innovative Mobile Banking Application**

*– Convenience, Flexibility, and Security of Online Banking Come to the Wireless Phone –*

**ORLANDO, Fla., March 27, 2007** – AT&T Inc. (NYSE:T), BancorpSouth, Inc. (NYSE:BXS), and Firethorn Holdings, LLC today announced an innovative mobile banking application that brings the convenience, flexibility, and security of online banking to the wireless phone.

Beginning today, BancorpSouth customers who subscribe to AT&T's wireless service can download the mobile banking application directly to their device, where they can access the application anywhere and at any time with just one click. The easy-to-use service lets people view their account balances, transfer funds between accounts, and receive and pay bills, just as they do now using their home computer. To help ensure privacy and security, all information on the mobile banking application is password-protected and encrypted.

"We are delighted to work with BancorpSouth and Firethorn on this exciting new application," said Jim Ryan, vice president for data services at AT&T's wireless unit. "Big developments in wireless often start with a seed. For example, until just a few years ago, text messaging was a novelty, and now it is pervasive and hard-wired into our behavior. We believe that mobile banking will rapidly move up a similar curve of mass adoption with AT&T's 61 million wireless customers."

"At BancorpSouth, a key emphasis is offering our customers convenient, time-saving new ways of managing their money," said Aubrey Patterson, BancorpSouth's chairman and chief executive officer. "That is why we were the first financial institution to participate in a trial of mobile banking with AT&T and Firethorn, and that is why we are now making this application available to all of our customers."

AT&T and BancorpSouth use Atlanta-based Firethorn to enable the mobile banking application and, through Firethorn's partnership with CheckFree Corp. (NASDAQ: CKFR), customers using the electronic billing and payment service to receive and pay bills online will now be able to access and pay bills using their mobile devices.

Firethorn serves as a single pathway between financial institutions and wireless carriers, offering a secure and flexible technology platform on which mobile banking capabilities can be built.

"This is a great day for wireless and for banking," said Tripp Rackley, Firethorn's chairman and chief executive officer. "Starting now, AT&T and BancorpSouth are building the future

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of mobile banking by offering a service that is powerful, intuitive, and secure. We are thrilled to be their partner in this important development and in making the market for mobile banking and payments.”

In the coming weeks, AT&T and Firethorn expect to announce the availability of mobile banking to customers of other financial institutions.

### **About AT&T**

AT&T Inc. is a premier communications holding company in the United States and around the world, with operating subsidiaries providing services under the AT&T brand. AT&T is the recognized world leader in providing IP-based communications services to businesses and the U.S. leader in providing wireless, high speed Internet access, local and long distance voice, and directory publishing and advertising through its Yellow Pages and YELLOWPAGES.COM organizations. As part of its three-screen integration strategy, AT&T is expanding video entertainment offerings to include such next-generation television services as AT&T U-verse<sup>SM</sup> TV. Additional information about AT&T Inc. and the products and services provided by AT&T subsidiaries and affiliates is available at [www.att.com](http://www.att.com). 2007 AT&T Knowledge Ventures. All rights reserved. AT&T is a registered trademark of AT&T Knowledge Ventures. Subsidiaries and affiliates of AT&T Inc. provide products and services under the AT&T brand. For more information, please review this announcement in the AT&T newsroom at [www.att.com/newsroom](http://www.att.com/newsroom).

### **About BancorpSouth**

Headquartered in Tupelo, Mississippi, BancorpSouth, Inc., is a \$12.9 billion financial holding company that operates 289 commercial banking, mortgage, insurance, trust and broker/dealer locations in Alabama, Arkansas, Florida, Louisiana, Mississippi, Missouri, Tennessee and Texas with a staff of approximately 4,000 full-time employees. BancorpSouth and its subsidiaries provide, in addition to traditional banking services, mortgage origination and servicing, student loans, leasing, credit card, trust and fiduciary services, brokerage, investment and insurance services.

### **About Firethorn**

Atlanta-based Firethorn is a mobile banking and payment services enabler that links financial institutions and wireless carriers through a unified, secure and scalable technology platform that seamlessly extends full-service banking and payments capabilities to consumers from any financial institution to virtually any wireless device. By partnering with Firethorn, financial institutions and wireless carriers alike gain a competitive service differentiator that improves customer retention, generates revenue and answers consumer demands for more product/ service convenience. For more information on Firethorn, visit [www.firethornmobile.com](http://www.firethornmobile.com).

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