



Hancock Holding Company

Privacy Policy

FACTS

WHAT DOES HANCOCK HOLDING COMPANY DO WITH YOUR PERSONAL INFORMATION?

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Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit history and credit scores
- Account balances and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hancock Holding Company (HHC) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HHC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing:

Call toll-free 888-416-4502. Our menu will prompt you through our choices. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800-522-6542

Who we are:**Who is providing this notice?**

Hancock Holding Company is made up of a number of financial service providers such as banks, investment companies and insurance companies.

What we do:**How does Hancock Holding Company protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to confidential information to those employees who need to know such information to administer your account(s).

How does Hancock Holding Company collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Pay your bills or use your debit card
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions:**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as our Whitney Bank, Hancock Investment Services, Inc., Harrison Finance Company, and others such as Hancock Insurance Agency.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with include companies such as direct marketing companies and check-printing companies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as credit card companies and insurance companies.*

Hancock Holding Company family of companies: Whitney Bank (doing business in Texas and Louisiana and doing business as "Hancock Bank" in Mississippi, Alabama and Florida), Hancock Investment Services, Inc. (including Whitney Investment Services, Whitney Investment Services, Inc., Whitney Investment Services of Texas, Inc.), Hancock Insurance Agency (including Whitney Insurance Agency, Inc., Whitney Insurance Agency of Texas, Inc., Hancock Insurance Agency of Alabama, Inc. and Hancock Insurance Agency of Florida, Inc.), Harrison Finance Company (including Harrison Loan Company).