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# Hancock Holding Company

## Privacy Policy

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Rev 3/2014

**FACTS** WHAT DOES HANCOCK HOLDING COMPANY DO WITH YOUR PERSONAL INFORMATION?

**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?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	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

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	to administer your account(s).
<b>How does Hancock Holding Company collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or use your debit card</li> <li>• Show your drivers license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.

#### Definitions:

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as our Whitney Bank, Hancock Investment Services, Inc., Harrison Finance Company, and others such as Hancock Insurance Agency.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with include companies such as direct marketing companies and check-printing companies.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies such as credit card companies and insurance companies.</i></li> </ul>

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).

## WEB SITE POLICY NOTICE

At Hancock Bank, we take the issue of privacy very seriously. We want to assure visitors to our Web site the security, privacy and confidentiality that they expect from a premier financial services institution. You can be sure that our commitment to protect your financial information will continue under the principles and online guidelines described below.

### Information Collected Generally

Hancock Bank does not collect any personal information from anyone who is merely visiting or browsing its Web site. Personal information may be requested if the visitor chooses to respond to online surveys, sends Hancock Bank an e-mail message, applies for products and services online, or uses Hancock Bank's Online Banking Services.

### E-mail and Product Inquiry

Through use of a "Contact Us" feedback form, Hancock Bank invites visitors on its Web sites to send e-mail messages to Hancock Bank so that Hancock Bank may respond to inquiries regarding Hancock Bank or its products or services. Hancock Bank retains copies of these e-mail messages. The information provided by a visitor will only be used to respond to the visitor's inquiry and to provide better customer service. If Hancock Bank thinks that a particular Hancock Bank account or service might apply to you or serve your needs, then Hancock Bank may occasionally contact you at your e-mail address to inform you of the potential benefits and availability of such accounts or services. Unless otherwise stated, all e-mail inquiries initiated from Hancock Bank's web site by the user are assumed to be non-secured and therefore may be transmitted in the "open" over the Internet.

### Applications for Products and Services

Through its Web site, Hancock Bank offers opportunities to apply for various products and services online, such as PC banking and brokerage services. Visitors who choose to apply for such products and services provide personal information Hancock Bank needs to process the application. To protect the confidentiality of the information submitted, Hancock Bank uses secure socket layer (SSL) technology. SSL technology establishes a "secure" Internet session and encodes the data submitted to the Hancock Bank Web site, ensuring that the information is accessible only to an authorized Hancock Bank representative and the customer. To support SSL, we recommend that you update your preferred browser to its most current version. A customer can tell whether a document comes from a secure server by looking at the location (URL) field. If the URL begins with https:// (instead of http://), the document comes from a secure server. After you have submitted an application online, Hancock Bank recommends that you end your browser session before leaving your computer.

### Protecting Your Bank Online

When you bank online with Hancock Bank, we, along with our third-party service providers who bring these services to you, have access to your information. Information is retained on our system or the system of the appropriate third-party service provider, depending upon what is required to serve your needs. We use state-of-the-art Internet technology, supported by the third-party service providers that we work with, to make Online Banking secure and to protect your personal information. We also require an I.D. and password to access your accounts. If you do not provide this information, we cannot establish an Online Banking service for you. You can also help maintain the security of your banking information by not sharing your ID or password with anyone, by changing your password regularly, and by remembering to sign off.

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### Planning Tools and Personal Data

There are many planning tools and educational topics throughout this Site to help you make the financial decisions that are right for you in the privacy of your home. We encourage you to try all of our "what-if" scenarios as often as you like. When you use various planning tools on our Site, the calculations run on your computer or our server. The information you enter is retained to assist you on return visits to our site as it relates to the use of the tools and topics. The information is also used to present specific product/service information related to those tools or topics when visiting our website. You will not be solicited by telephone or e-mail unless you specifically request to have a representative contact you.

### Applications for Employment

Hancock Bank offers visitors to its Web site the opportunity to inquire about employment opportunities posted on the Web site. When enabled, applicants may also submit online resumes on the Web site. The information submitted is used solely to evaluate prospective candidates and to communicate regarding an open position.

### Transactional Services

Within its website, Hancock Bank collects personal information necessary to complete transactions or provide data requested by the visitor (for example, account balances and check clearance dates). To protect the confidentiality of the information submitted, Hancock Bank requires that visitors have a browser that supports 128-bit "strong" encryption. We recommend that you update your preferred browser to its most current version.

### Use of Cookies

A cookie is a small piece of information about an Internet session that may be created when a visitor accesses a Web site. Presently, Hancock Bank's Web site uses cookies to facilitate easier navigation within the site and provide a higher level of convenience for the visitor. The cookies used by Hancock Bank...

- Are not written to the visitor's hard drive\*
- Exist only until the browser is shut down\*
- Do not contain any personal information regarding the visitor
- Do not retrieve any information from the visitor's personal computer

\* **Except for Online Banking.** Please refer to [Online Banking FAQ](#) for more information regarding the use of Cookies with Online Banking.

### Use of Information Collected

Hancock Bank uses the information collected from visitors to its Web sites to address the specific needs of those visitors and to provide better customer service, including the provision of the latest information regarding Hancock Bank products. The information collected also is used to provide a record of communications between Hancock Bank and its Web site visitors and to comply with any applicable legal and/or regulatory requirements.

### Access to Information Collected By Hancock Bank Employees

Certain Hancock Bank employees will be provided with a visitor's information in order to respond to that visitor's needs and provide the visitor with information regarding specific products in which the visitor may have an interest. Hancock Bank employees are instructed to use strict standards of care in handling the personal, confidential information of Hancock Bank customers, and the handling of such information is dealt within Hancock Bank's Code of Conduct. Hancock Bank employees who do not conform to Hancock Bank's confidentiality rules are subject to disciplinary sanctions that include dismissal.

### Keeping Information Accurate

Keeping your account information accurate and up-to-date is very important. If you ever find that our records are incomplete, inaccurate or not current, please call the telephone number on your account statement or e-mail [customer service](#). We will correct the information as quickly as possible.

### Children's Online Privacy

Hancock Bank does not collect information on our web sites from persons we actually know are under 13 years old, and no part of our web site is targeted toward any person under 13 years old. Parents can limit web site access by their children by installing programs that enable parental control of Internet access.

Children under the age of 13 are protected from the online collection of personal information by the Children's Online Privacy Protection Act (COPPA). To learn more about COPPA visit the Federal Trade Commission's web site ([www.ftc.gov](http://www.ftc.gov)).

### Visitors

Visitors having specific questions regarding any information may [e-mail](#) Hancock Bank.

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"Hancock Bank" is the trade name used by Whitney Bank in Mississippi, Alabama and Florida.

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