



Truth in Savings Deposit Account Information

Disclosure of Account Terms - **EFFECTIVE January 3, 2022**

Thank you for giving us the opportunity to serve you. This information combined with the “Deposit Agreement - Terms & Conditions” and the Privacy Policy will provide a complete disclosure of the fees, terms, conditions and general rules governing the use of your account.

Checking Account		Minimum Balance Requirements to Avoid Service Charge	Account Features
Access Checking		\$250 minimum daily balance; OR A single direct deposit* of \$250.00 or more; OR Primary account owners under the age of 24 or age 64 or older provided there is a valid date of birth on file. *A direct deposit originating from any account, including a Hancock Whitney account must be a qualifying direct deposit. Qualifying direct deposits include a salary, pension, government benefit or other regular monthly income amount of \$250.00 or more electronically deposited into your account from your employer of an outside agency. Transfers from one account to another (whether from Hancock Whitney Bank or other financial institutions) or deposits made at a financial center or ATM do not qualify as a direct deposit.	Statement An electronic statement will be produced monthly. A printed image statement is available for \$3.00 per month. Fees • Account Closure within one hundred eighty (180) days of opening \$20.00 • Dormant Account (no debit or credit activity for one (1) year) \$5.00 per month in addition to any applicable monthly service charge. No dormant fee will be assessed on accounts opened in the Texas bank. • Overdraft Charge (Overdraft Fee)/ Nonsufficient Funds Charge (NSF Charge/ NSF Fee), each item \$36.00. This fee applies to items created by check, in person withdrawals, ATM withdrawals or other electronic means. • For each time that your account remains overdrawn for at least nine (9) consecutive calendar days, you agree to pay one Sustained Overdraft Fee of \$36.00. This fee is separate from and may be charged in addition to the Overdraft Fee or NSF Fee which may be charged on each individual NSF item. • For items presented against insufficient funds (NSFs), we will not charge you an NSF Fee if, after the end of day processing occurs, your available balance is or would have become overdrawn by \$5.00 or less had we paid the NSFs and not returned them. However, we will charge you an NSF Fee if, after the end of day processing occurs, your available balance is or would have become overdrawn by more than \$5.00 had we paid the NSFs and not returned them. Also, we will not charge you an OD Fee or NSF Fee for any overdraft or NSF item of \$5.00 or less. Finally, we will not charge you for more than 5 overdraft fees or NSF fees (individually or in combination) per account per day. For other information about our overdraft practices, please refer to that disclosure titled, “What You Need to Know About Overdrafts and Overdraft Fees” which you received when opening this account or the Deposit Agreement. For additional charges which may be applied to this account, please refer to the Fees for Commonly Used Services section of this document.
Minimum to Open	\$50.00		
Service Charge	\$10.00		

Other Fees for Commonly Used Services

The following fees may be assessed against your account:

ATM Foreign Transaction Charges:

ATM Card or Check Card Replacement	\$5.00
Inquiries	\$2.00
Surcharge *	varies
Withdrawals and Transfers	\$2.00
Account Re-Opening Fee (Subject to Mgmt Approval)	\$50.00
Account Reconciliation Fee (per hour)	\$25.00
Account Reconciliation Fee - Minimum Charge	\$12.50
Account Research Copy Fee	\$2.00
Account Research Fee (per hour)	\$25.00
Account Research Fee - Minimum Charge	\$12.50
Account Transfer Overdraft Protection Fee (per transfer)	\$10.00
Copy of Cancelled Check (per copy)	\$2.50
Copy of Statement	\$5.00
Levies/Garnishments	\$75.00
On Us Check Cashing Fee**	\$9.00
Overdraft Charge/Overdraft Fee (each item)	\$36.00
Nonsufficient Funds Charge (NSF Charge or NSF Fee) each item	\$36.00
Returned Deposit Item Fee (Chargeback)	\$9.00
Stop Payment Fee	\$36.00
Sustained Overdraft Fee	\$36.00
Incoming Domestic Wire Transfer Fee (US Currency)	\$20.00
Outgoing Domestic Wire Transfer Fee (US Currency)	\$30.00
Incoming International Wire Transfer Fee (US Currency)	\$20.00
Outgoing International Wire Transfer Fee (US Currency)	\$45.00
Incoming Domestic or International Wire Transfer Fee (Foreign Currency)	\$25.00
Outgoing Domestic or International Wire Transfer Fee (Foreign Currency)	\$45.00
Account Closure within one hundred eighty (180) days of opening	\$20.00
Dormant Account*** Per month (no debit or credit activity for one (1) year):	\$5.00

Check Printing Charges will vary depending on the style of the check ordered

*There may be a surcharge at ATMs housed in locations not owned by the Bank, such as hotels or casinos. A surcharge may apply at other network ATMs. A message will appear on the ATM screen to notify you if the surcharge applies.

**We may charge a fee for cashing on-us checks for payees who are not the owners of a Hancock Whitney loan or deposit account. These payees also include payable-on-death beneficiaries or other beneficiaries on accounts; or authorized signers, who are not the account owners, on commercial or small business accounts. We may also require satisfactory identification to cash the checks and may deduct the fee from the cash remitted to such payees. Please see a banker for details.

*** In addition to any applicable monthly service charge. No dormant fee will be assessed on accounts opened in the Texas bank.

If you were eligible for the \$100, \$150, \$200 or \$300 Personal Checking Bonus:

Checking Promotion Requirements: Use the promo code provided for your promotional offer when opening a new personal checking account with money not currently on deposit at Hancock Whitney Bank by the offer expiration date of **3/31/2022. The promo code is required at account opening. The following criteria must be met by 5/31/2022:** Set up and receive a qualifying monthly direct deposit of at least \$250 per deposit. A qualifying direct deposit is a recurring electronic deposit, including a salary, pension, social security, other government benefit or other recurring, monthly income amount of \$250 or more, made by your employer or outside agency. Transfers from one account to another do not qualify. Qualifying direct deposit does not include payments received from apps such as PayPal or Cash App, and other similar payment providers. Tax refunds and Stimulus Checks are not qualifying direct deposits. Deposits made at a financial center, via ATM, online transfer, mobile device, debit card/prepaid card number or the mail do not qualify. The Bank may change or discontinue the offer at any time and without notice. This offer is non-transferable and cannot be combined with other offers. Only the person to whom this offer is addressed is eligible for this offer. Limit of one consumer checking-related bonus per household every 2 calendar years. The email given at account opening must match the email address submitted to get the offer promo code.

If your account meets the criteria, and remains open and active, we will deposit the earned bonus into your new personal checking account within 6 weeks after the qualification period of 5/31/2022. Bonuses may be considered interest and may be reported on IRS Form 1099.

Hancock Whitney Bank, Member FDIC and  Equal Housing Lender. All loans and accounts subject to credit approval. Terms and conditions apply.