

All credit cards are issued by Whitney Bank, which will own the corresponding credit card accounts and sponsor any related rewards programs.*

Visa® Platinum	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 7 billing cycles following the opening of your account. After that, your APR will be 13.99% to 17.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	1.90% introductory APR for 12 billing cycles following the opening of your account. After that, your APR will be 13.99% to 17.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. We will begin charging interest on balance transfers on the posting date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	3% of the amount of each transfer (maximum fee: \$50).
<ul style="list-style-type: none"> • Cash Advance 	3% of the amount of each cash advance.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	Up to \$15
<ul style="list-style-type: none"> • Over-the-Credit Limit 	None
<ul style="list-style-type: none"> • Returned Payment 	Up to \$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". Refer to the corresponding account agreement for more details.

MILITARY LENDING ACT – ADDITIONAL DISCLOSURES AND TERMS FOR ACTIVE DUTY SERVICEMEMBERS AND DEPENDENTS.

The following additional disclosures and terms will apply to the Cardholder Agreement and your account if one or more of you is a "covered borrower" as that term is defined in the Military Lending Act, 10 U.S.C. § 987, and related regulations of the U.S. Department of Defense. Please read the following additional disclosures and terms, which will be applicable to the Cardholder Agreement and your account.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Payment Obligation: Generally, your minimum monthly payment under your account each month shall be the greater of (i) \$10.00 or (ii) 2% of the total outstanding balance due on the account as of the monthly billing date or (iii) the total of any interest charge and all outstanding charges and fees. If the total outstanding unpaid balance due on the account is less than \$10.00, the minimum monthly payment due shall be such balance. Please refer to the Cardholder Agreement and Disclosure Statement for more detailed information.

Please call (800) 448-8812 to receive a Statement of the Military Annual Percentage Rate and a description of your payment obligation.

*Whitney Bank uses these trade names: Hancock, Hancock Bank, and Whitney. Whitney Bank, Member FDIC. Normal credit criteria apply.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Rev 10/17