

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

Preferred Visa® Platinum (1)	
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 7.50% 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 7.50% 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). • Cash Advance 3% of the amount of each cash advance.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$15 • Over-the-Credit Limit 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.

(1) One credit eligibility factor for the Preferred Visa® Platinum is that you must have \$250,000 in recurring annual household income (gross income on applicant's individual tax return or applicant's joint tax return if residing in a community property state, Texas or Louisiana) or \$1,000,000 in investable assets, excluding company-sponsored retirement accounts.

*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.