

Notification of Changes to your Hancock Whitney Debit Card and ATM Agreement and Important Information Concerning Electronic Funds Transfer

Effective June 2022

This notice of change (“Notice”) amends, supplements and becomes part of your “Debit and ATM Card Agreement and Important Information Concerning Electronic Funds Transfer” (the “Agreement”) which governs the use of your debit and/or ATM card with us. This Agreement may be amended from time to time. Capitalized terms not otherwise defined herein, shall have the meaning assigned to them in the Agreement.

You should retain this Notice for your records. If you have any questions, visit your local Financial Center.

Section 2: ATM Transaction

The second and third sentences of the first paragraph in the section titled “ATM Transactions” are replaced in their entirety by the following sentence:

Once you receive your ATM or Debit Card, you will be able to set up your PIN and/or change your existing PIN by doing the following: (1) for an ATM Card, you may change your PIN at any of our ATMs; and (2) for a Debit Card, you can set up or change a PIN at any of our ATMs, or by calling the phone number provided on the activation sticker included with your debit card.

Section 4: Limitations on Debit Card Transactions

The fourth and fifth sentences in the fourth paragraph of the section titled “Limitations on Debit Card Transactions” are replaced in their entirety with the following:

However, if you have authorized someone to debit your account on a recurring basis through your debit card, then you must call or write us at the telephone number or address included in this Agreement to stop a payment. You must also notify the Bank at least three (3) business days or more before the payment is scheduled to be made so that we have a reasonable time period to act on your request.

The fifth paragraph in the section titled “Limitations on Debit Card Transactions” is replaced in its entirety by the following:

You may not use your Debit Card to conduct illegal transactions. Internet gambling is illegal in certain jurisdictions, and we will decline all illegal Internet gambling transactions that we can identify as such. The Bank will not have any liability or responsibility for its refusal to process transactions that appear to be internet gambling transactions, whether lawful or not.

Section 5: Using Your Debit Card Through a P2P Service Provider, Computer or Mobile Device

The second through sixth paragraphs in the section titled “Using Your Debit Card Through a P2P Service Provider, Computer or Mobile Device are replaced in their entirety by the following:

You should not use P2P Service Providers to send money to recipients with whom you are not familiar. We recommend that you send money to friends, family and others you trust when utilizing P2P Service Providers.

When using your Debit Card with your P2P Service Provider, Computer or Mobile Device for transactions, third parties, such as merchants, card association networks, mobile carriers, mobile wallet operators, mobile device manufacturers, and software application providers may: (1) use and receive your Debit Card number, and (2) receive information about your computer and/or Mobile Device. We may, at any time, partially or fully restrict your ability to make Debit Card Transactions through a P2P Service Provider, computer or Mobile Device. You can register your Debit Card through certain P2P Service Providers, such as Zelle®, by downloading the Service Provider’s mobile app onto your Mobile Device. Your Debit Card is a Fast Funds Enabled Debit Card. This refers to the ability of your Debit Card to receive and send funds with a P2P Service Provider within minutes after a transaction has been approved. Please note that, in certain instances, a transaction may take longer.

In order to send or receive funds utilizing a P2P Service Provider, you must have an eligible checking account, accept the applicable terms and conditions of the P2P Service Provider, register for the service, and complete any other enrollment procedures required by the P2P Service Provider. Once registered, you may authorize a debit of your Account to send money to another person at your initiation; and receive money from another person.

Because you are using the P2P Service Provider to transfer funds to and from your Account with your Debit Card, you will need to review the P2P Service Provider’s terms and conditions carefully for any applicable limitations they may have regarding your use of their service. For example, the P2P Service Provider may place limits on the frequency and/or the dollar amounts of your Debit Card transactions. If you discover an error or an unauthorized transaction involving a transaction initiated through a P2P Service Provider, you should report the error or unauthorized transaction to the P2P Service Provider and to us. The P2P Service Provider may have a duty to investigate and resolve the error or unauthorized transaction. When you report it to us, we will conduct a reasonable investigation as required by applicable law or regulation. Such an investigation may be dependent on the information available and provided to us by you and/or the P2P Service Provider.

Please refer to section 23 of this Agreement titled “In Case of Errors or Questions about your ATM or Debit Card, ATM, ATM Point-of-Sale, or Debit Card Transactions” to contact us directly in case of any questions you may have.