Together, we succeed.

For more information on how Whitney Bank can help you succeed, please visit whitneybank.com or call and speak with one of our friendly and knowledgeable bank representatives. We look forward to working with you and offering the right products and services to help you meet your financial goals.

CALL
1-800-844-4450

CLICK
whitneybank.com

COME IN
to one of our local branches

Member FDIC. All loans and accounts are subject to approval. Terms and conditions apply.

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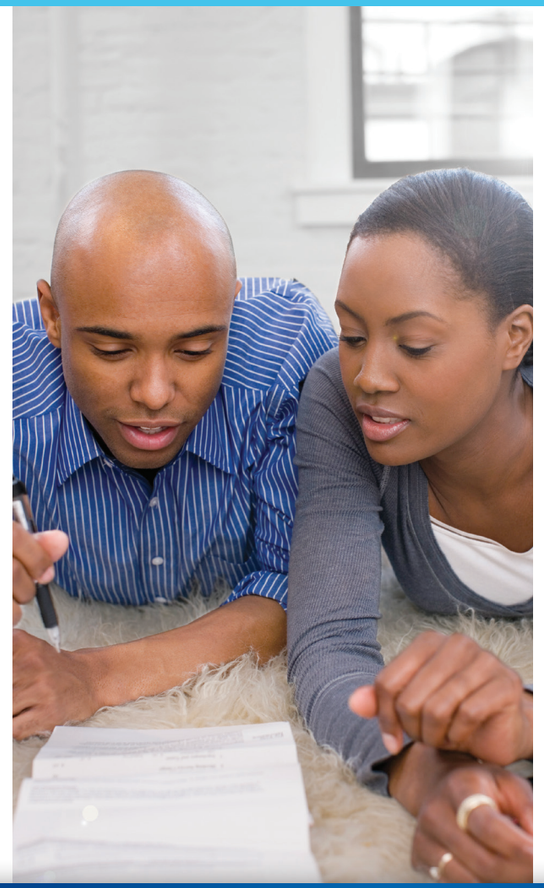
WHITNEY®

Personal Banking

Money Management



WHITNEY®

As life becomes busier and more complicated, it's easier than ever to experience an inadvertent overdraft.

Checks, ATMs, debit card transactions, online purchases, automatic drafts and other technological advances make accessing your funds fast and convenient. Yet the volume and variety of transaction methods can also make it more difficult to keep accurate track of your balance. The challenge increases if multiple users are making withdrawals and purchases from a joint account.

Obviously, no one wants to become overdrawn, have an item returned or incur overdraft fees. Whitney Bank is committed to helping you develop an effective strategy to avoid these situations. ***With knowledge and planning, you can take control over your cash flow and successfully manage your money.***

Begin with the basics.

The steps below are essential components of successful money management. By setting goals and tracking your spending, you can easily identify areas that need extra attention and implement solutions that work with your life.

1. ***Set short- and long-term financial goals.***
   Make time to consciously think about what you hope to accomplish financially – both in the immediate future and further down the road. Whether it's taking a vacation, saving for college or a major purchase like a home or automobile, keeping your priorities in mind will help you establish guidelines that align with your goals.
2. ***Create a budget.***
   Setting a realistic budget based on your income and expenditures makes it easier to manage impulse spending and avoid unpleasant surprises. For more information, turn to the Helpful Tools section of this booklet.
3. ***Manage your checkbook and transactions daily.***
   It's imperative that you record all deposits and withdrawals to your account. Remember to include all sources of income and expenditures by keeping receipts and transferring information to your register or expense tracking software as soon as possible. Don't forget to enter any recurring automatic payments you may have arranged for your utilities, insurance, loans or other bills, as well as electronic transactions such as online purchases.
4. ***Check your balance daily via online or mobile banking.***
   Never rely solely on the balance reflected via an ATM, online banking or mobile banking. This balance cannot take into consideration any outstanding checks or other debits that have not cleared your account. However, you may use online and mobile banking to quickly track items as they clear. Used in conjunction with your check register, online and mobile banking are the best tools to help you update your records and track your cash flow.
5. ***Build a "rainy day" fund.***
   Not all expenses can be planned. Building a financial cushion can help offset an unexpected emergency or fund a spur-of-the-moment opportunity. Successful money management gives you the power to begin setting aside extra funds, whether in your checking or savings account.

Access helpful tools and advice.

Effective money management begins with you, but you are not in this alone. Whitney Bank wants you to be successful and make the most of what you earn and save. We invite you to visit a local branch and sit down with a friendly, professional banker who can walk you through options that best fit your lifestyle.

1. ***Online Banking and automatic alerts***
   Use technology to your advantage. Online Banking is secure and easy to set up – go to whitneybank.com to enroll or simply call or come in to any branch. You may also set up automatic alerts to notify you when your balance drops below a certain level. Once you've enrolled in Online Banking, you can sign up for Mobile or Text Banking.
2. ***Online bill payment***
   Whitney Bank offers Bill Pay, a convenient and secure tool that lets you manage and pay bills online. You must be enrolled in Online Banking to sign up for Bill Pay. Once enrolled, simply click on the Bill Pay tab and follow the online instructions. If you use our Mobile Banking service, you may also pay bills from your cell phone or mobile device.
3. ***Direct deposit***
   Setting up direct deposit through your employer is the fastest and most secure way to ensure that incoming funds are properly credited to your account on a timely basis.
4. ***Automated savings plan***
   To help build your financial cushion, elect to use our Automatic Transfer Service to have a predetermined amount of money transferred from your checking account to your savings account at designated intervals.
5. ***Visit whitneybank.com/moneytips***
   Learning how to effectively manage money is an ongoing process. That's why Whitney Bank has created an online portal with additional information and links to trusted resources on topics such as budgeting, credit, investing and retirement.

Enjoy peace of mind.

Whitney Bank understands that overdrafts do sometimes occur and offers qualified customers options to manage such situations. Call or visit to find out how you can prepare before the need arises.

1. ***Deposit Account Coverage***
   If you have more than one personal deposit account with the bank, you can link the two accounts and create a smart, debt-free way to transfer your own money to cover overdrafts. This option may not allow coverage for point-of-sale transactions.
2. ***Handyline***
   This handy overdraft protection credit line option allows real-time authorization at the point of sale if your checking account does not have sufficient funds to cover a transaction. Normal credit criteria apply.
3. ***Preferred Line of Credit and Home Equity Line of Credit***
   If you have larger borrowing needs, these credit line solutions allow real-time credit authorization at the point of sale and generally offer variable interest rates and flexible repayment terms. Normal credit criteria apply.