# Online Banking Overview

Online Banking provides a safe, fast and easy way to manage your finances on your terms.  You can take care of all your banking needs from home, work or anywhere you have Internet access.

## LOOK AT ALL YOU CAN DO:

- See detailed views of your account activity including a running balance, individual transaction histories, and pending transaction postings.
- Transfer funds any time of the day or night.
- Schedule payments up to a year in advance of the due date.
- Set up recurring payments to be made automatically at the frequency you specify.
- Transfer funds online between your bank accounts and conduct external transfers between your other deposit accounts.
- Manage your money easily by exporting your account information to financial software like Quicken® or Quickbooks®.
- Set up notifications sent via email or text message about account balances, specific transactions, successful transfers, or due payments.
- Stay organized with Online Statements for checking and savings accounts.
- Access balance information, transfer funds, pay your bills, deposits checks, and find a branch/ATM nearby, all with mobile banking.

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# Security

The security of your personal and account information is our priority. We help to protect your identity with the use of multiple protection measures that work together to create a safe and reliable environment. Let's take a quick look at the security measures at each stop along the way.

## SECURITY AT YOUR COMPUTER

Good protection starts at home, in the office, or wherever you access your accounts online. Security at your computer includes making sure no one uses or has access to the computer without your permission. Passwords should be carefully selected and never stored on your computer. Passwords should not be selected from obvious clues like the names of your children or pets.

## REQUIRED SECURE BROWSER

Certain browsers and computers have the ability to communicate securely by scrambling information as it passes through the internet. This method of communication is called SSL, or Secure Socket Layer.

When you log in to Online Banking, we check to ensure your browser software (Microsoft® Internet Explorer, Firefox®, Google® Chrome or Opera®) can communicate using a 128-bit encryption key. Because the encryption key sequence is so large, it is practically impossible to guess and protects your personal information as it travels across the Internet. You don't have to do a thing, except to make sure you have a Web browser that can participate in this process.

## FIREWALL

After you reach us using your secure browser, we take steps to make sure your information remains secure and confidential. Your information passes through a "firewall," which is a computer especially designed to keep out unauthorized users. The information is scrambled again to ensure that it can only be read by authorized representatives of the bank.

## ENHANCED LEVEL OF INTERNET SECURITY WITH RAPPORT

The bank offers an additional layer of security to protect you against fraud and identity theft when you visit our site, shop online, or just surf the web. This enhanced level of security locks down your browser before malicious software can access your personal information. Trusteer's Rapport plug-in is free and easy to install. Just visit hancockwhitney.com/trusteer-landing for more details.

# *Getting Started and Logging In*

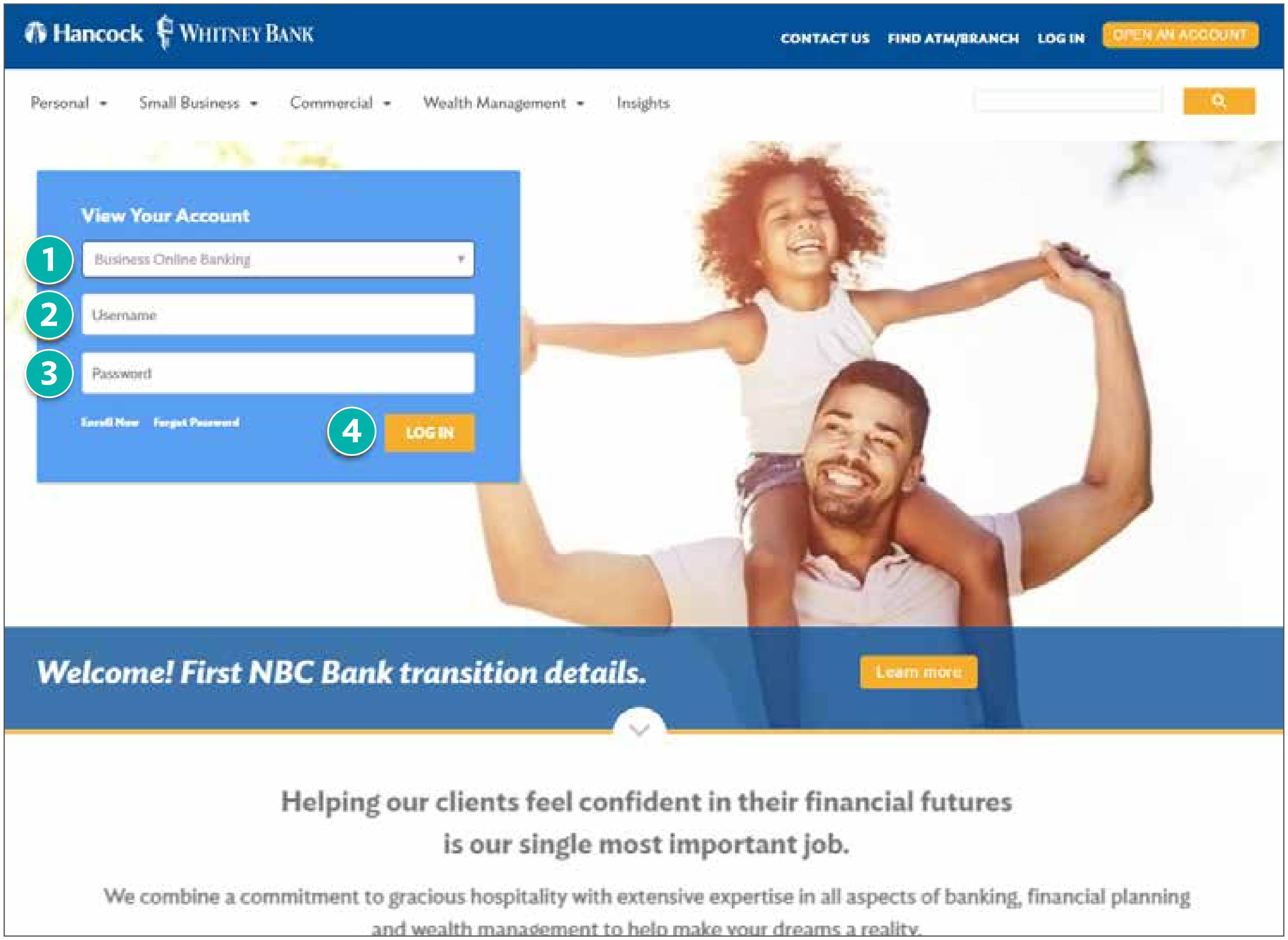
Logging in to Business Online Banking is simple. Just launch your web browser and go to **hancockwhitney.com.**

1 Choose **Personal Online Banking** from the drop-down box.

2 Enter your Online Banking Username.

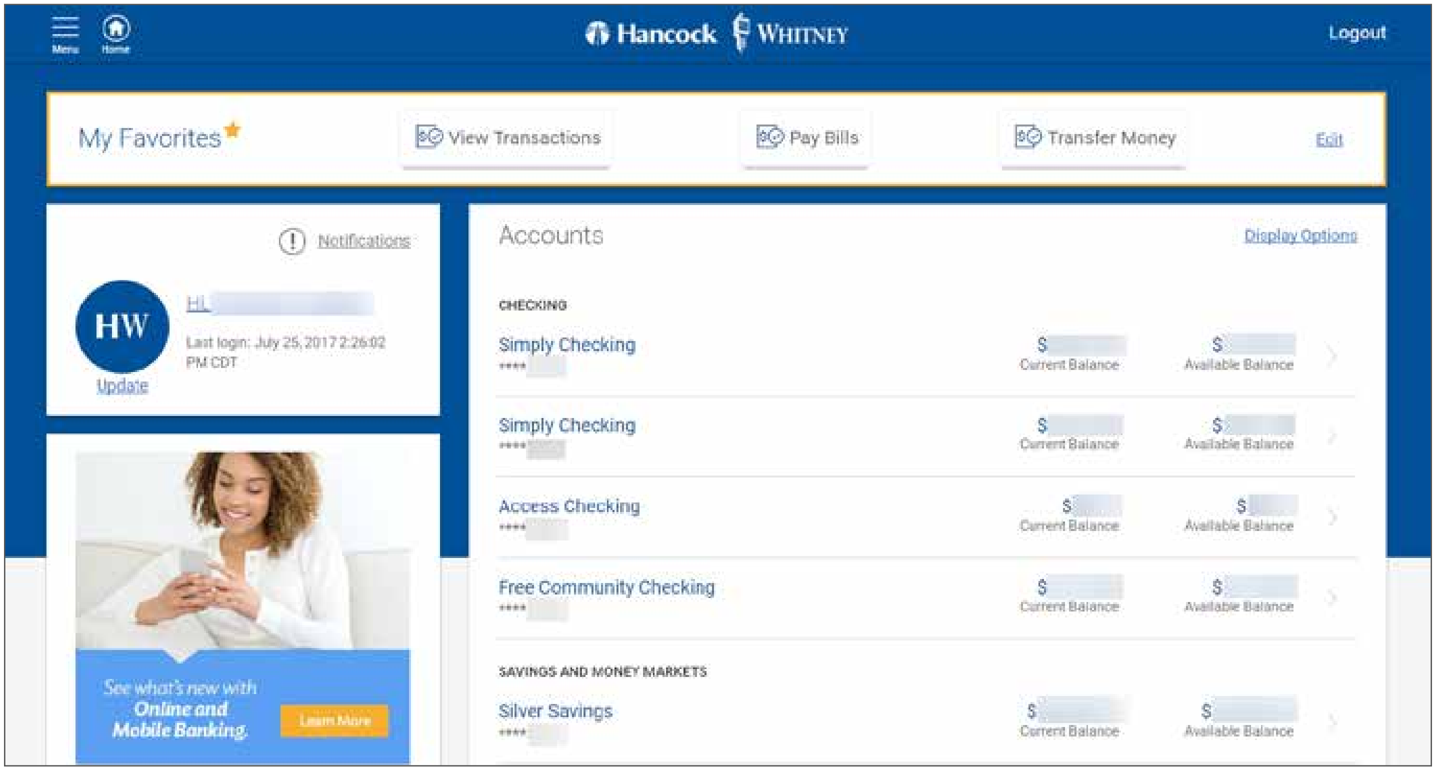
3 Enter your password.

4 Click the **Log In** button.



# *Home Page*

The Home Page is the first page you see once you log in to Online Banking. From the Home Page you can navigate to a frequently visited page using the My Favorites section, view balances for deposit and loan accounts in the Accounts list, and set a variety of notifications in the Communication Center.

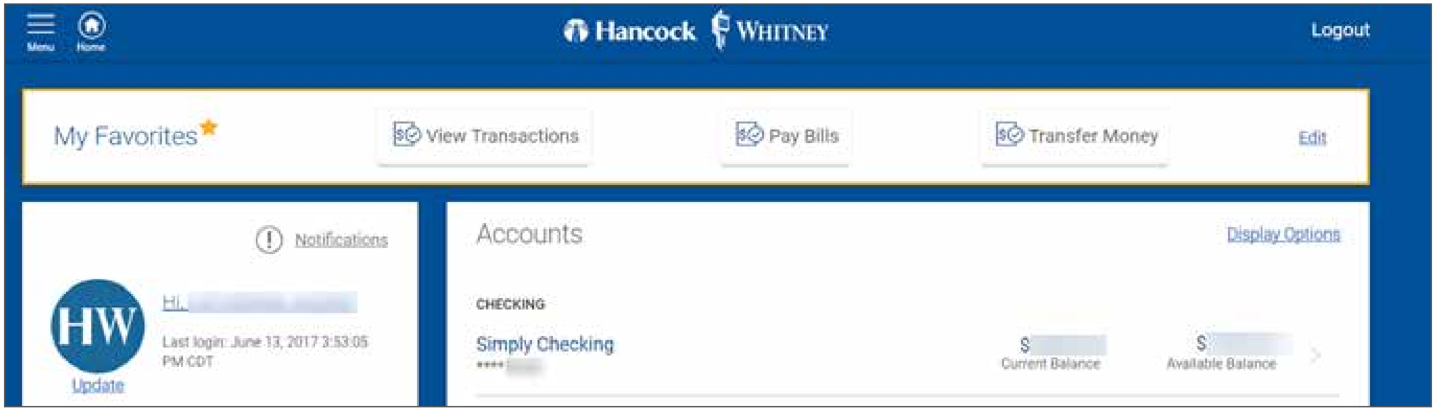


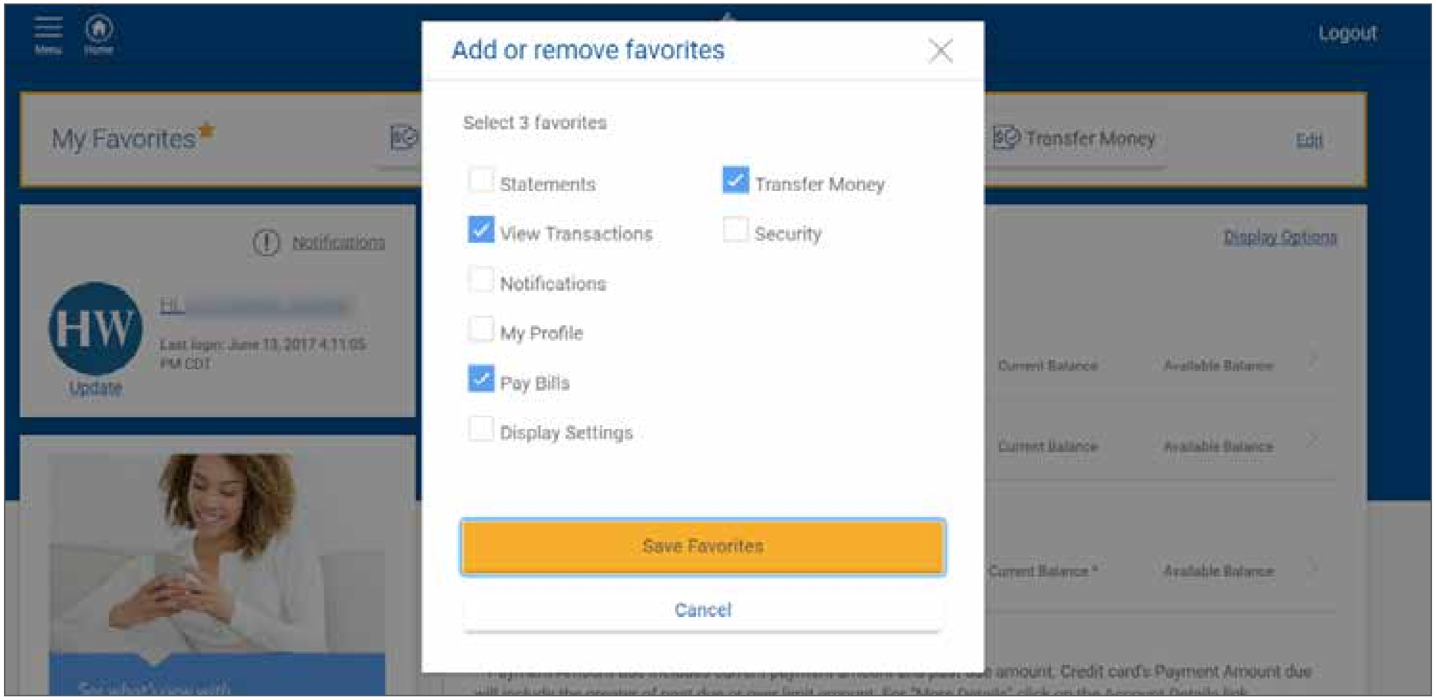
# *My Favorites*

The My Favorites section on your Home Page allows you to quickly navigate to three frequently visited pages throughout your Personal Online Banking. These favorites can be easily customized for your personal needs.

To select which pages to include in your favorites, select **Edit.**

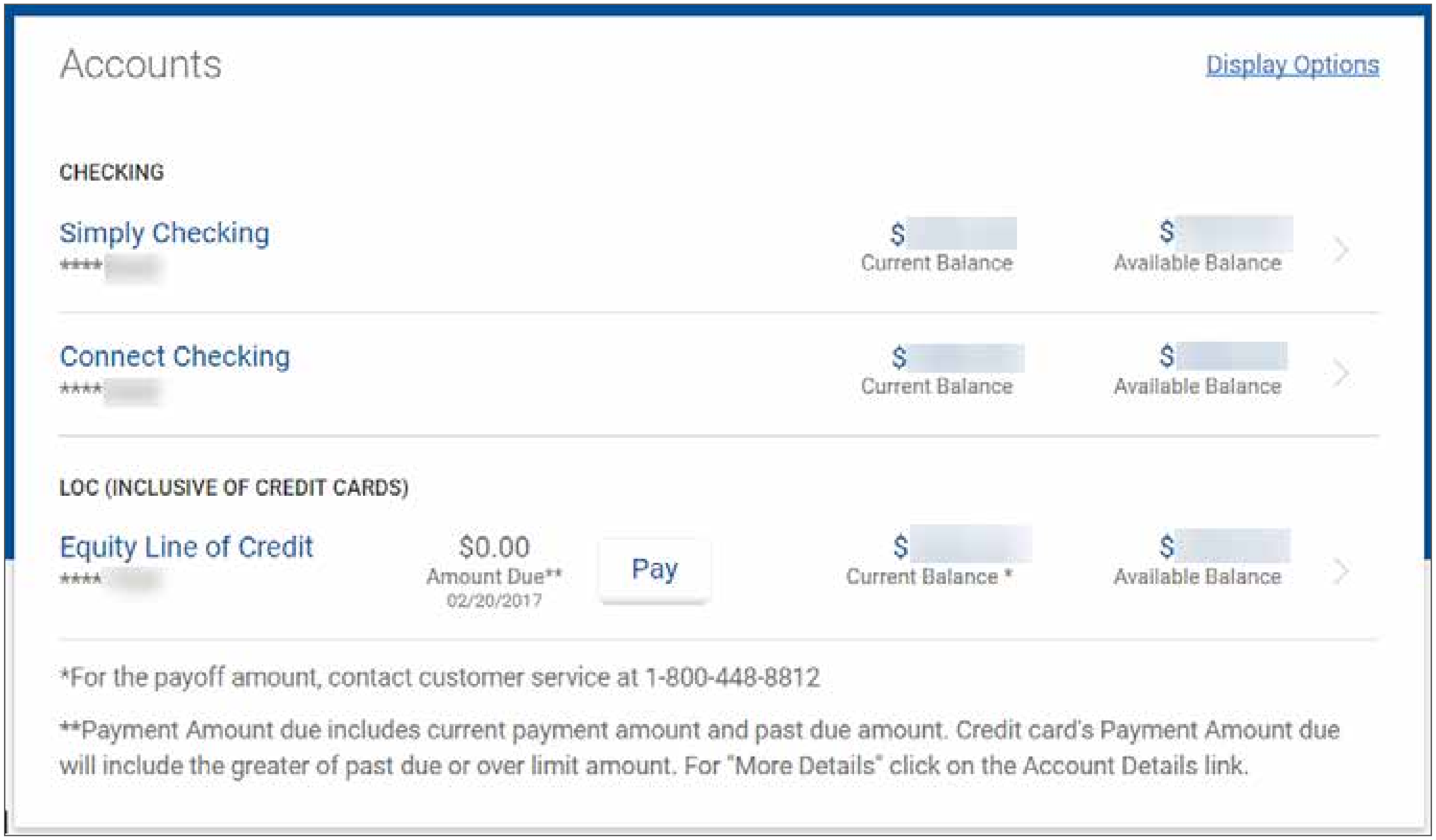
Once you have selected three favorites, select **Save Favorites.** Your new selections will now display in your My Favorites section of the Home Page.



# Accounts

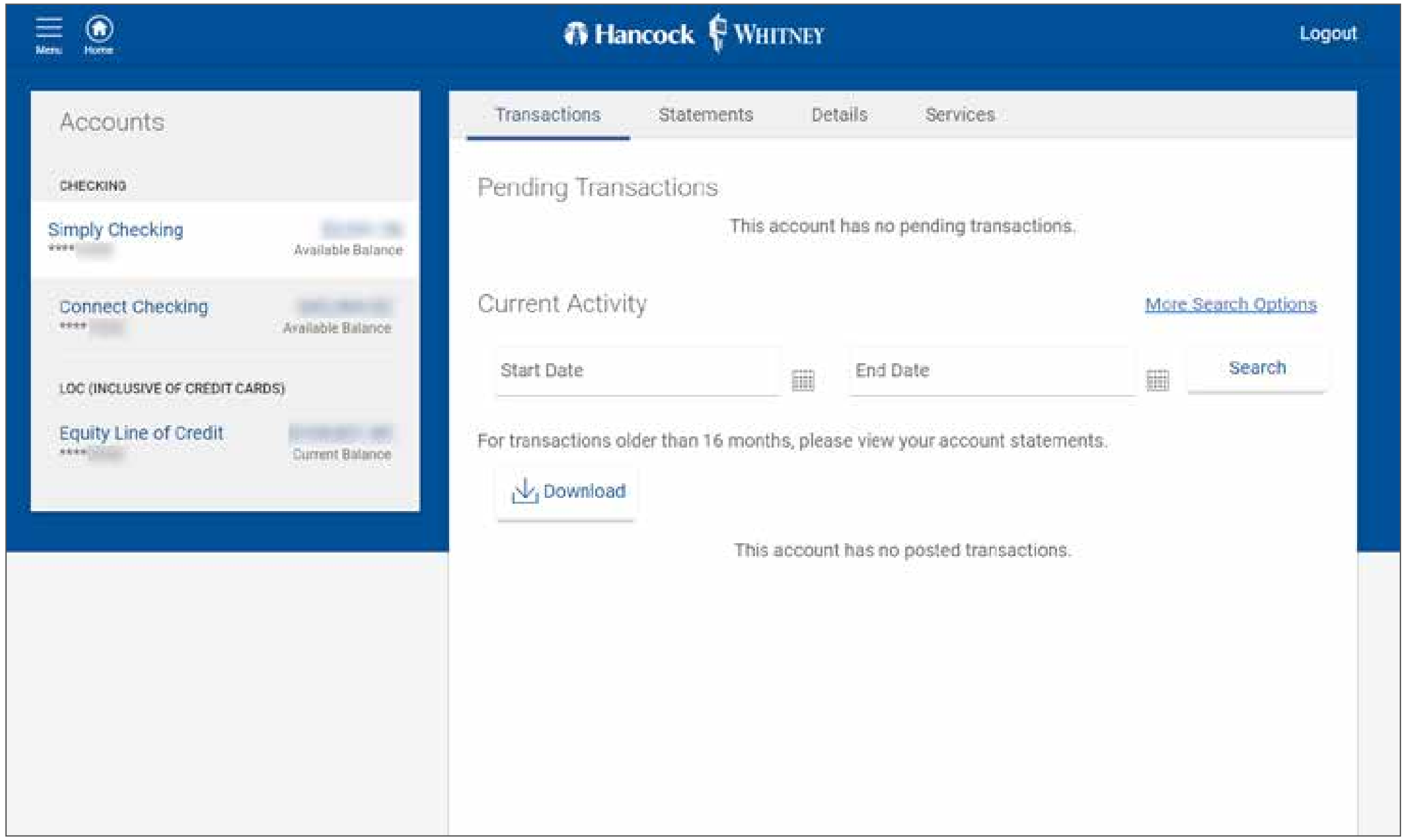
On the Home Page, you can view a list of all your accounts. Here, you can quickly view your current and available balances, see when payments are due, and make payments to loans or lines of credit by selecting **Pay.**



# *Account Transactions*

To view account transactions, select the desired account from the list on the Home Page.

Here you can view your pending transactions as well as transactions posted in the last 16 months. To view transactions during a specific timeframe, enter the date range and select **Search.**




If you select **More Search Options,** you can refine your search to view transactions for a specific amount, certain check number, or transaction type.

Transaction types include:

- Deposits
- Withdrawals
- Checks
- ACH Transactions
- ATM/POS Transactions
- Online Banking Transactions

To view a different account, simply select the account from the list on the left.

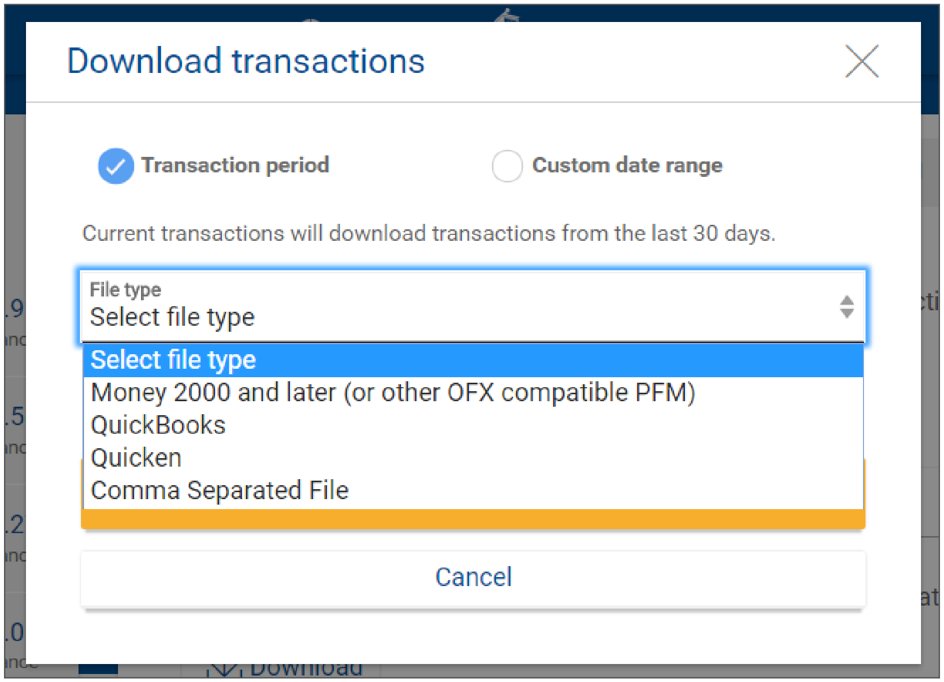
# *Downloading Transactions*

Account transactions can easily be downloaded from Online Banking to a variety of file types.

1 To download transactions, select **Download** from the bottom of your transaction list.

2 Next, select the transaction period and the file type.

3 Then, select **Download Transactions.**



# *Online Statements*

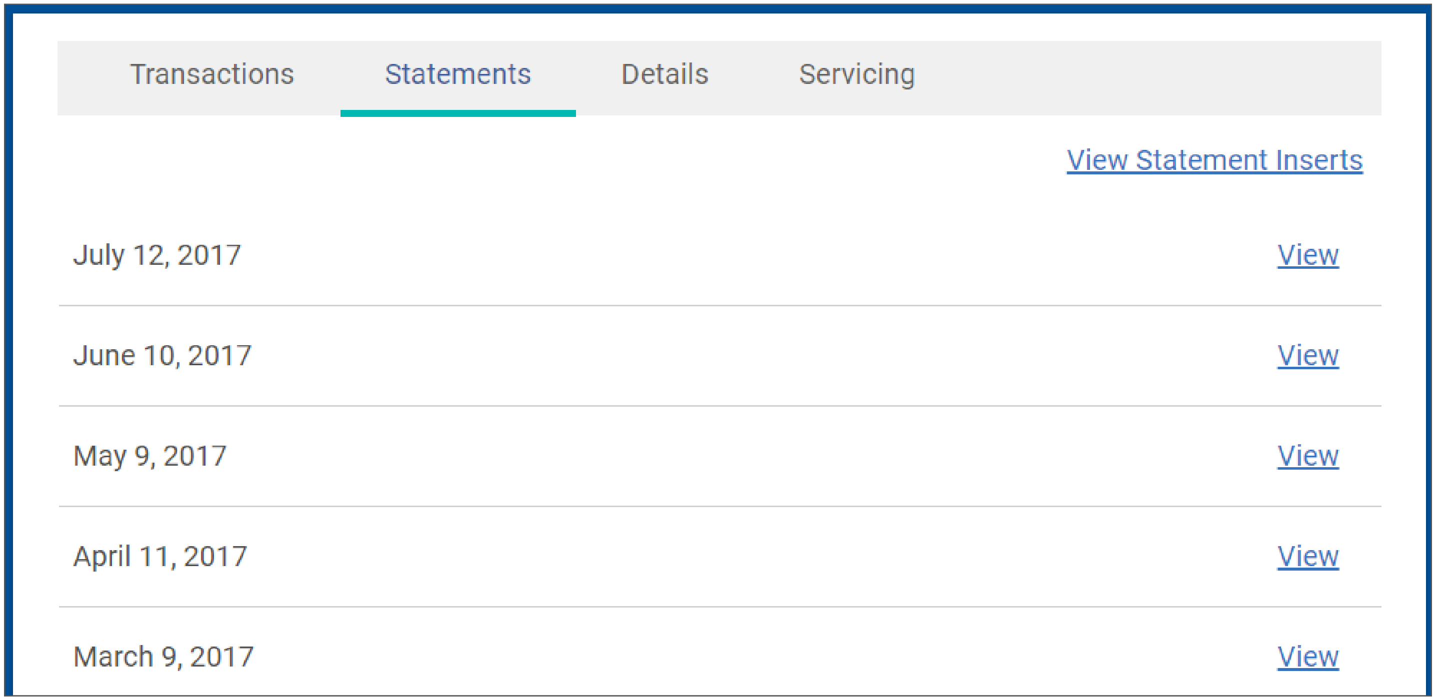
Why wait for the postal service to deliver your monthly statement when you can access it online? With Online Statements, you may view, print or save your most recent account statements. This feature saves space in your home or office by allowing you to store statements electronically.

To view your Online Statements, access the Main Menu and select **Accounts & Services.** Then select **Statements.** Easily enroll for Online Statements by selecting **Change Preferences** on the Statements page.

## BENEFITS

- Rolling 7-year archive.
- No more paper statements.
- Receive your statement faster.
- Extra security against mail fraud theft.
- Print and/or save to your computer or disk.

Online Statements are available for deposit accounts. Online Statements are not available for loans or credit cards at this time.




To view your statements online, Acrobat® Reader® software must be installed on your computer. This product is offered by Adobe® as a free download at their website: adobe.com.

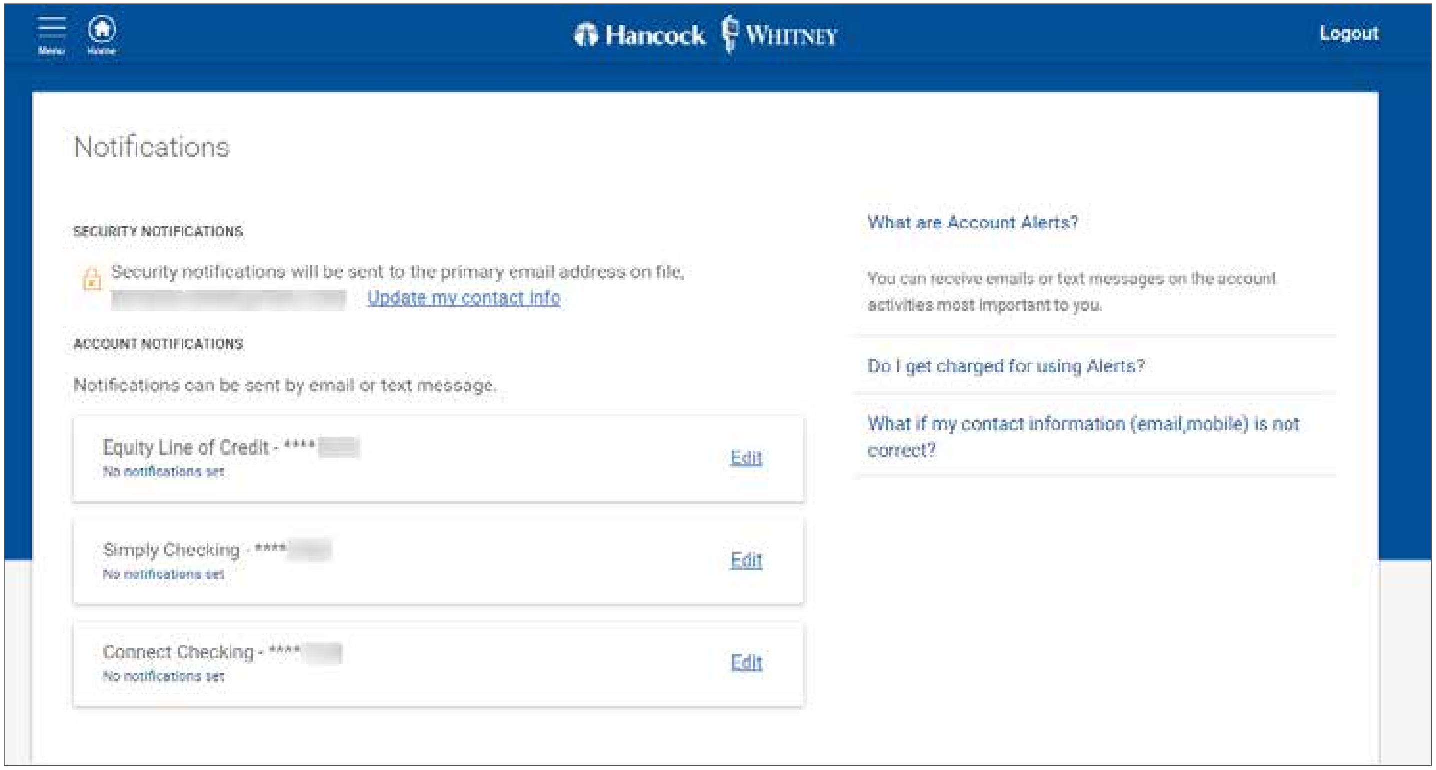
# Notifications

Notifications can be set up through Online banking to alert you when specified activities take place on your account. Notifications can be set for direct deposits, specific transaction types and dollar amounts, balance thresholds, and even upcoming payment dates for loan accounts.

To set notifications, access the Main Menu and select **Accounts & Services.** Then select **Notification Settings.**

1. To set notifications, select **Edit** next to the account.
2. Turn on the desired notification and enter any related information.
3. Select **Save Account Notifications** at the bottom of the list.

***Note:*** *Bill Pay notifications will be automatically sent when scheduled payments are processed.*

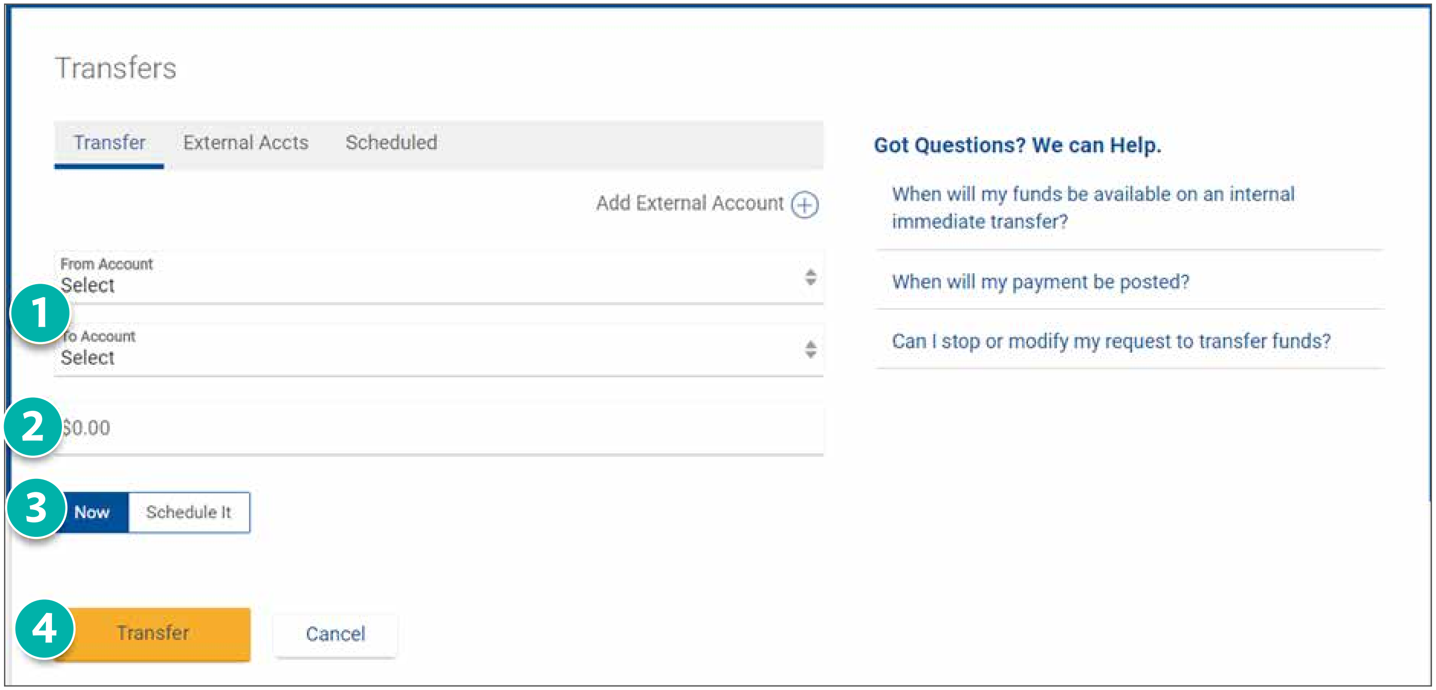


# *Transfers*

It's easy to transfer money from one account to another, including those you hold at other financial institutions. Transfers can be submitted immediately, scheduled for a future date, or set up as recurring at the frequency you specify.

To transfer money from one account to another, access the Main Menu and select **Move Money.** Then select **Transfers.**

1. To transfer funds, select an account from the **From Account** and **To Account** drop-down menus.
2. Enter the transfer amount.
3. Select **Now** for immediate one-time transfers or select **Schedule** It for future dated or recurring transfers.
4. Click **Transfer** when finished.



# *Scheduled and Recurring Transfers*

Transfers can be set up for a future date and/or to repeat at a desired frequency. Recurring transfers can be set to continue until cancelled, until a specified date, or until a specified number of transfers.

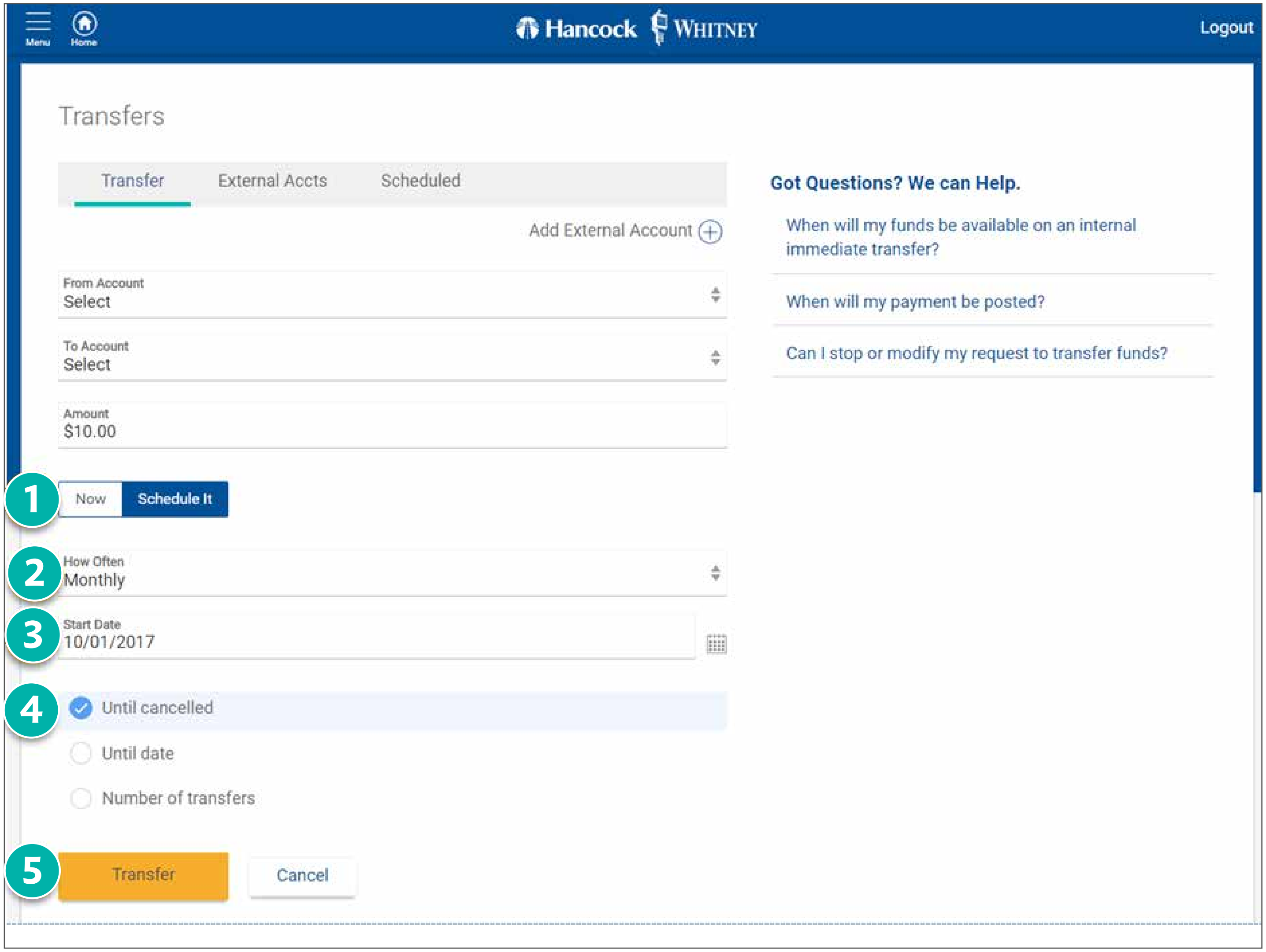
1 To set up a future dated or recurring transfer, select **Schedule It** on the Transfers page after selecting the accounts and amount you wish to transfer.

2 Select the desired frequency in the How Often field.

3 Select the Start Date for the transfer.

4 Select how long the transfer should continue.

5 Click **Transfer.**



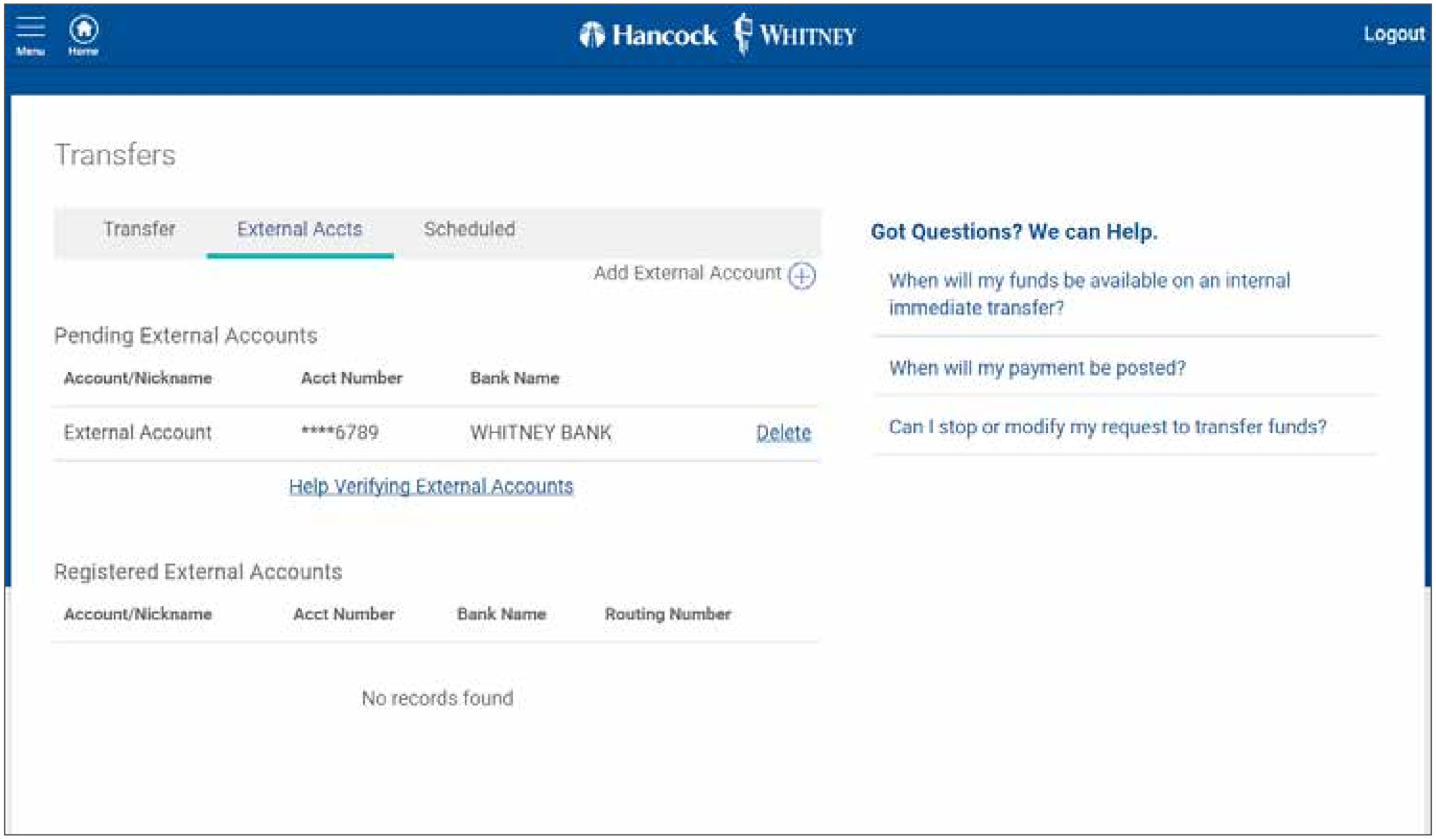
# *External Accounts*

Transfers can be made to and from accounts you hold with other financial institutions. To transfer funds to or from an external account, the account must first be added to your Online Banking and then verified using small test deposits.

To add an external account, access the Main Menu and select **Move Money.** Then select **External Accounts.**

1. From the External Accounts page, select **Add External Account.**
2. Enter the Routing Number and Account Number.
3. Choose a nickname for the account.
4. Select the account type.
5. Select **Add External Account.**

After the external account has been successfully added, 2 small deposits (less than $1.00) will be sent to your external account within 2 business days. Once you receive the deposits, Login and enter those amounts by selecting **Verify** to confirm the deposit amounts.



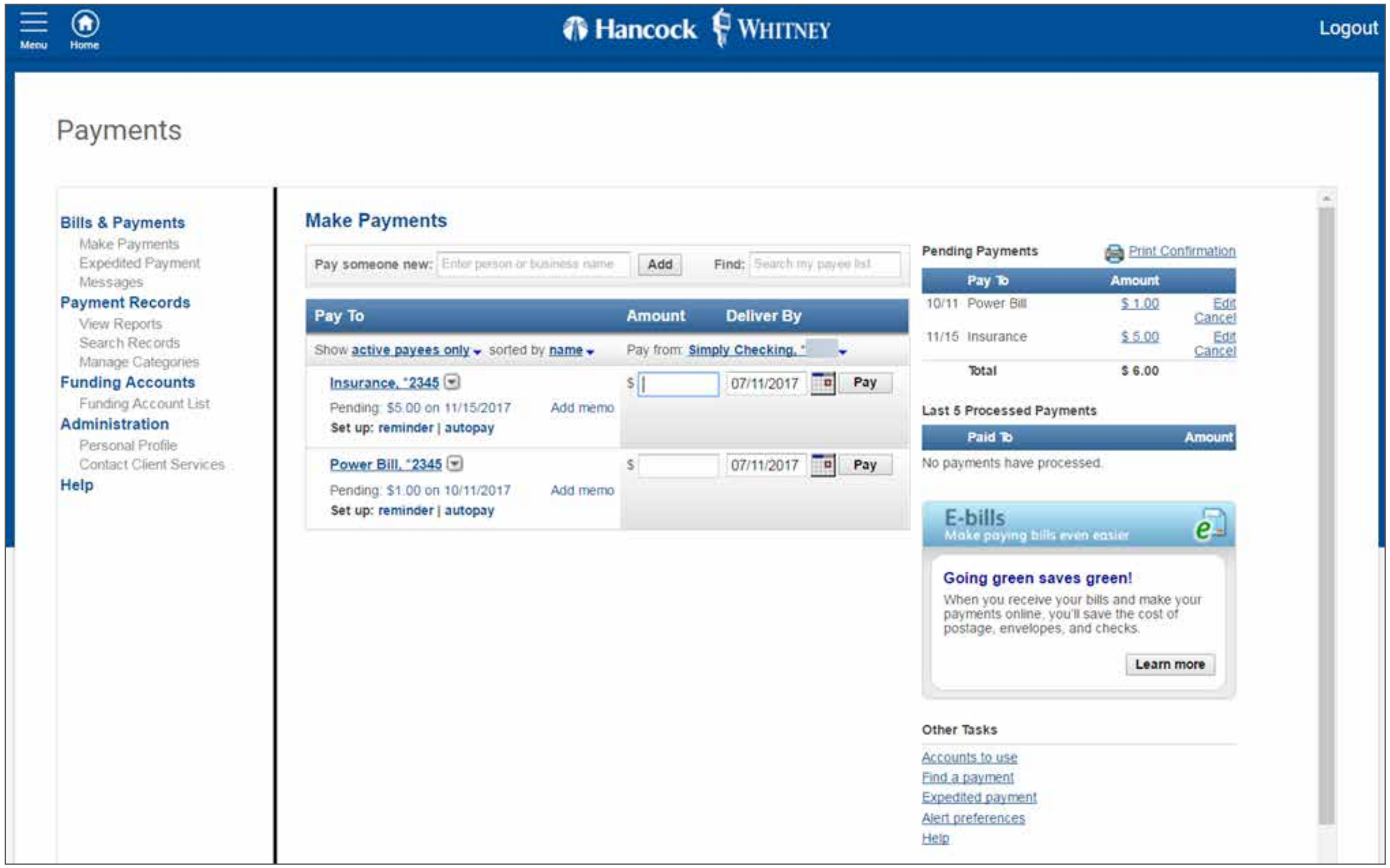

Once verified, your account is Active and you can start transferring. If your account is not verified within 30 days, your account registration will expire.

# *Bill Pay Overview*

Bill Pay offers you convenience, cost-savings and best of all, time savings! No more buying stamps and writing checks. Pay all your bills online anytime, anywhere—just by logging on to Online Banking.

To enroll for Bill Pay, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

- Payment history is automatically saved for your records.
- Choose the date you want your payments to be made up to one year in advance.
- Schedule recurring payments for regularly occurring bills.
- Edit or delete scheduled payments any time before the processing date.



# Set Up Payees

Before you can make a payment online, you must first set up payees. A payee is any person or company that you pay, including your utility company, or your credit card company—anyone to whom you would normally send a check.

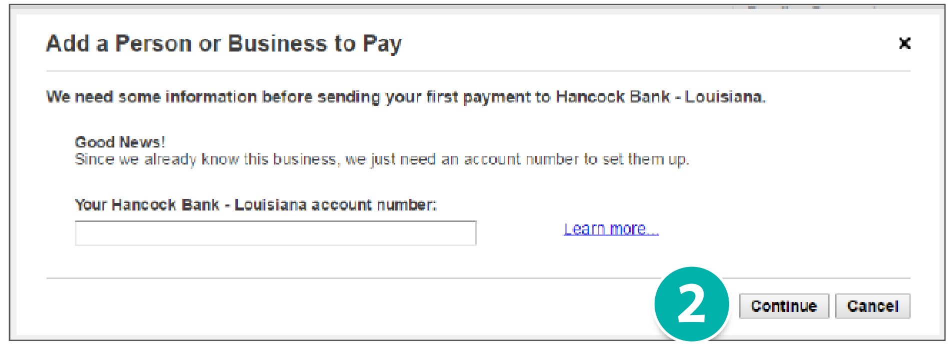
To set up a payee, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

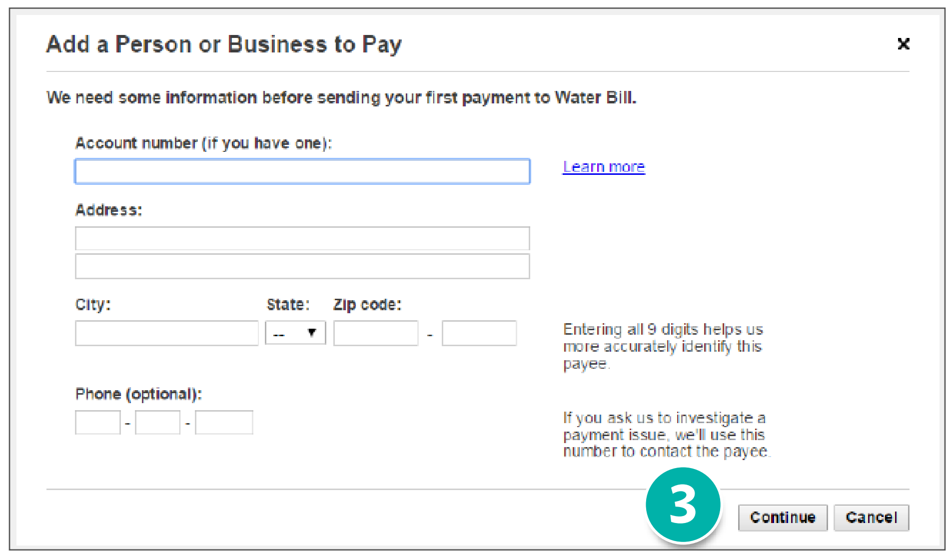
Select **Add New Payee** from the list on the left.

1 Type the name of the payee in the box labeled Pay someone new and click **Add.**

2 If your payee is recognized, fill in your account number with the payee. Click **Continue** to confirm the details in a secondary screen.

3 If the payee is not recognized, you'll need to enter the payee details manually, and then click **Continue.**

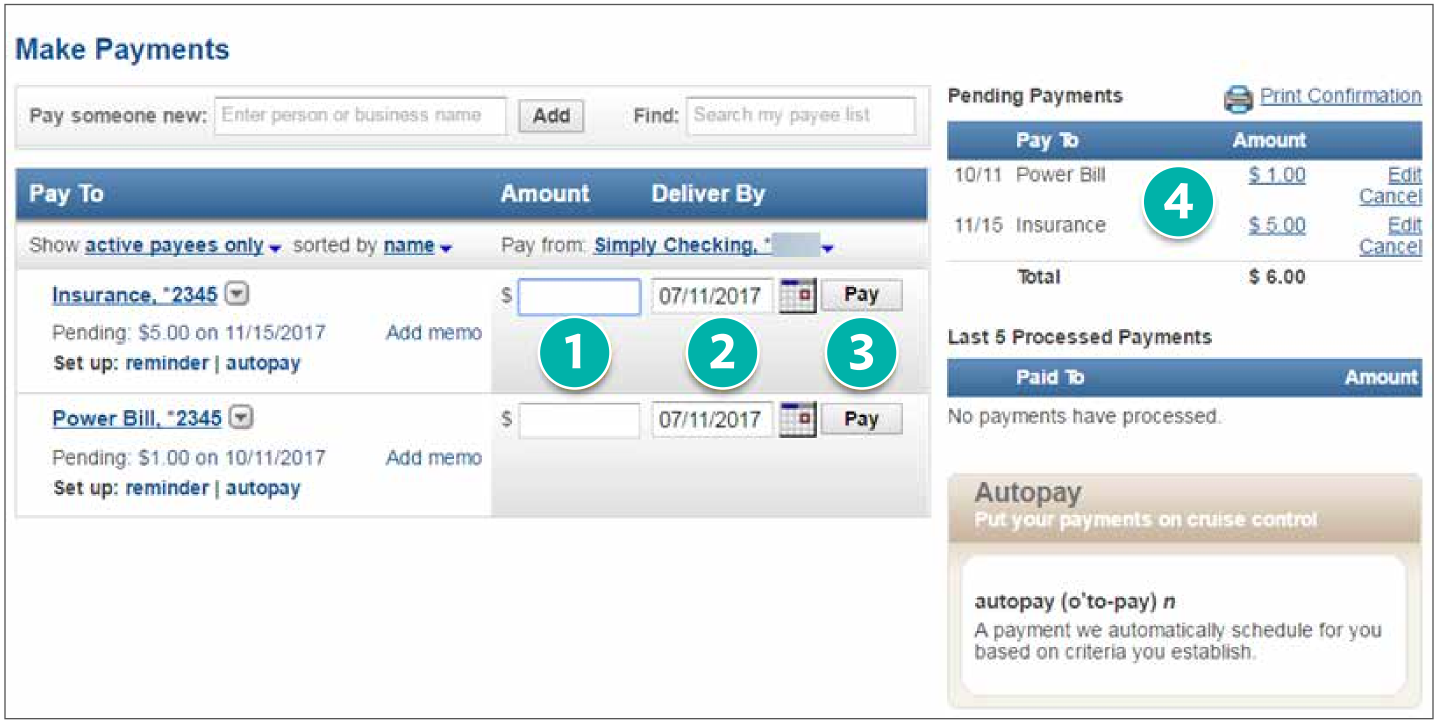



# Make Payments

The Make Payments screen serves as your portal to make quick payments, as well as, to view and modify pending payments.

To make a payment, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

Select **Make Payments** from the list on the left.




1 Enter the payment amount.

2 The earliest possible payment date available for this payee will automatically prefill. You may change the date by highlighting it and entering a new one, or select a date from the calendar feature.

3 Once you are finished entering payment details, click **Pay.**

4 Scheduled payments will appear under the Pending Payments heading. You may edit or delete a pending payment any time prior to processing by clicking **Edit** or **Cancel.**

To edit a payee's information, click the payee name.

# *Make Expedited Payments*

We offer you the ability to make expedited payments for when regular payments will not be delivered quickly enough. Expedited payments are only available for certain payees and will be sent either electronically or via overnight check. Please note, fees will be charged for all expedited payments.

To make an expedited Payment, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

1 Select **Expedited Payment** from the left Menu

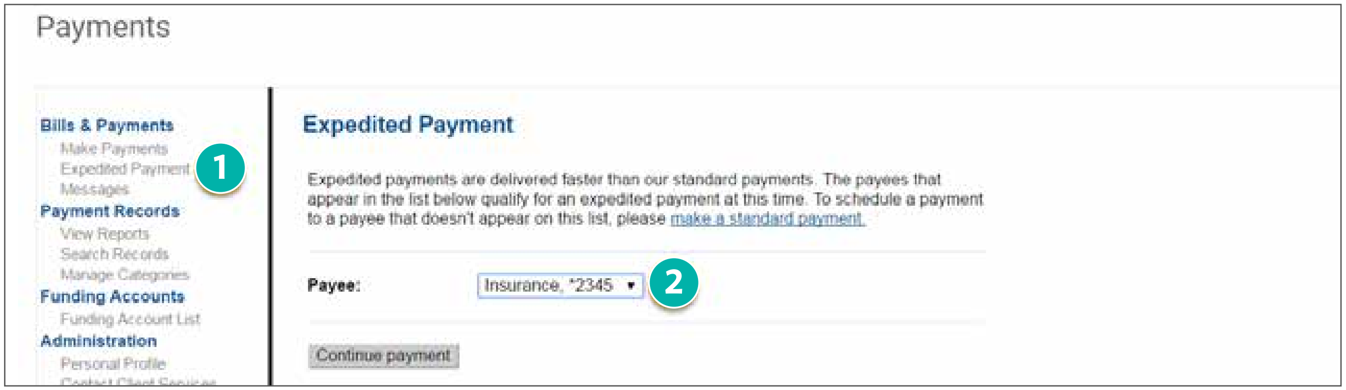
2 Select the payee to which you'd like to make an expedited payment and click **Continue Payment.**

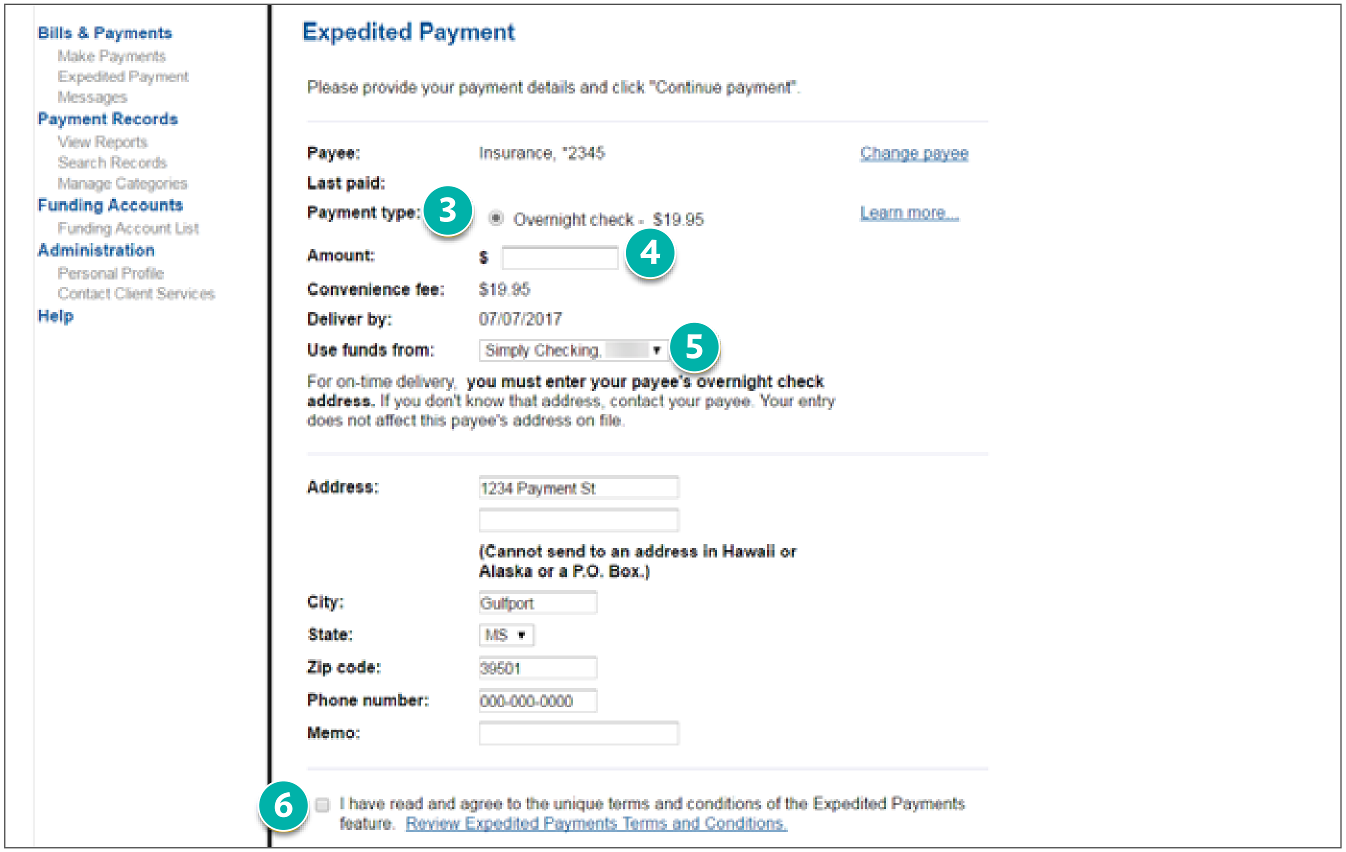
3 Select either the Expedited electronic or Overnight check Payment type.

4 Enter the payment amount.

5 Choose the account to fund the payment from the drop-down menu.

6 Click the check box to accept the Terms and Conditions, then click **Continue Payment.** You will confirm your payment details on a second screen.



# *Make Recurring Payments*

When you have a payee who will receive payments on a recurring basis, enter the payment details once and all following payments will be made automatically. Payments will continue until the final payment date or when the payment schedule is manually removed.

To make a recurring payment, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

1 Click **autopay** under the desired payee.

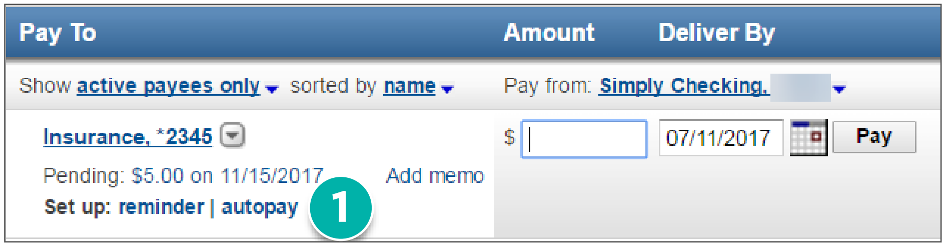
2 Choose **Pay automatically at regular intervals.**

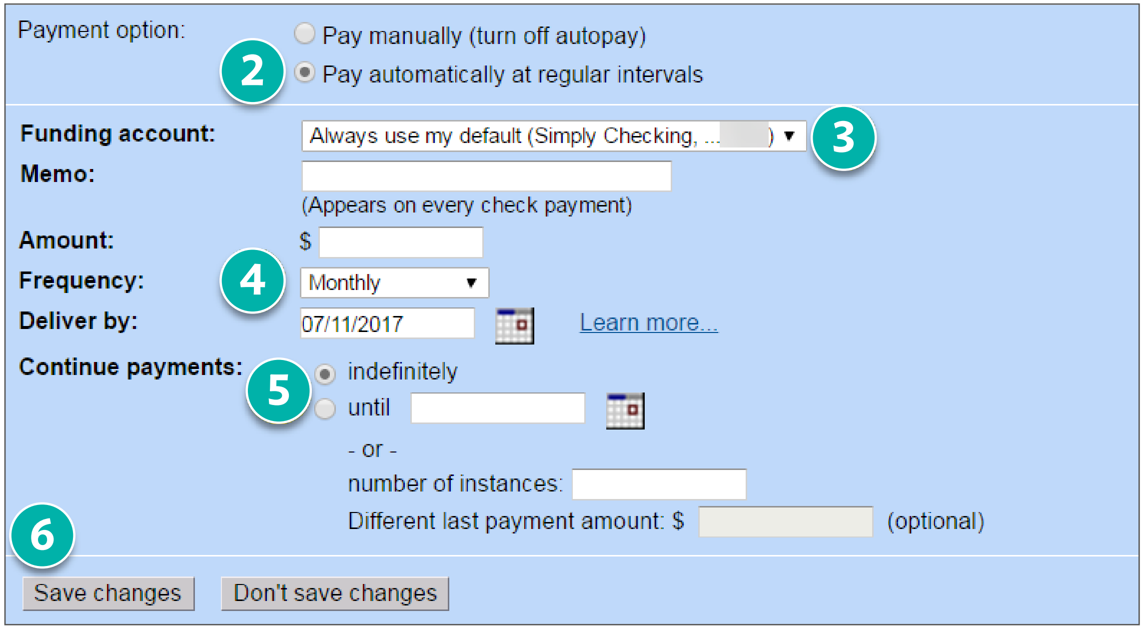
3 Select the desired funding account.

4 Enter the payment amount and frequency. Enter the start date, or select from the calendar feature.

5 Enter a number of instances or leave blank for indefinite ending period for your automatic payments.

6 Click **Save changes** to confirm your payment details.



# *Edit and Delete Payments*

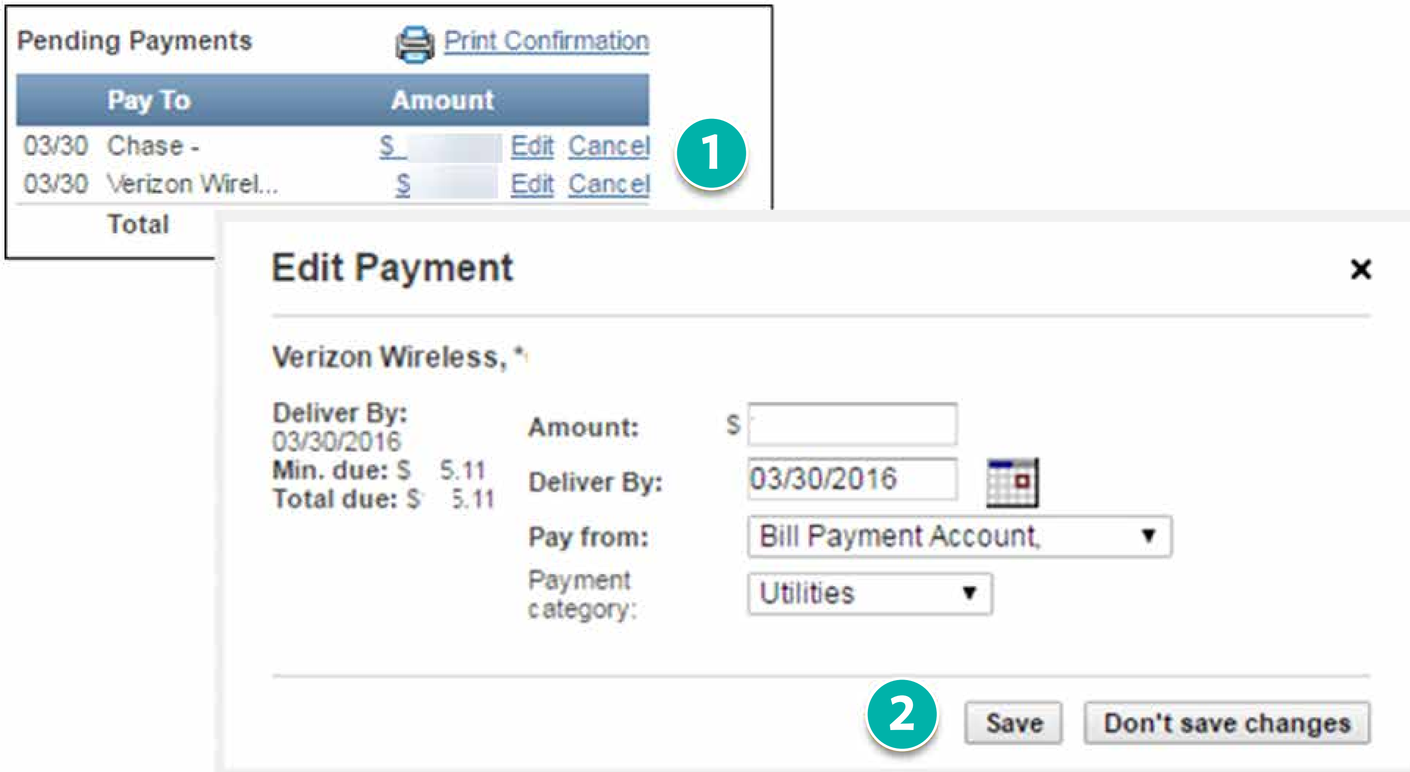
Even after you have scheduled a payment, you can edit or delete a payment anytime up to the time it is processed. This convenient feature gives you the freedom to change the way you make your payments.

To edit or delete a payment, access the Main Menu and select **Move Money.** Then select **Pay a Bill.**

1 Click **Cancel** to delete the payment, or **Edit** to modify the payment details.

2 Edit the details as necessary then click **Save** when finished.

The Cancel button deletes the payment and all future recurring payments made to that payee.



# Payment History

Bill Pay makes tedious ledger entry a thing of the past with Payment History. This feature will keep track of all the payments you have made and allow you to search the records to pinpoint just the information you need.

To see your payment history, access the Main Menu and select **Move Money.** Then select **Pay a Bill.** Select **View Reports** from the left menu.

1 Select a report and click **View,** or click **Create a Report** to create a new report.

2 Enter a Report title and select from the available options to define the payment history you'd like to view. Once you have entered your search criteria, click **Create a report.** The report will now be available in the drop-down menu on the View Reports screen.

Historical payments cannot be edited or deleted.

The entire payment history is available on a CD. Fees apply.