



# Personal Checking Accounts

Each account comes with great service and powerful tools



Mobile and Online Banking with Bill Pay and Mobile Check Deposit<sup>1</sup>



Visa® Debit Card and Mobile Wallet<sup>2</sup>



Get paid up to 2 days sooner with Early Pay.<sup>3</sup>



Enhanced security features

Compare Accounts	Assure Checking	Freestyle Checking	Priority Checking
Minimum Deposit to Open	\$25	\$25	\$25
Monthly Service Charge	\$7	\$10	\$20
Minimum Daily Balance To Waive Service Charge	\$0	\$0	\$5,000
Service Charge Is Waived	For under age 18	With one qualifying transaction per month or for clients under the age of 18 or age 64 or over.*	\$7,500 in combined eligible deposits or consumer loans or credit card balances
HW \$5 Pass <sup>4</sup>		No Overdraft or NSF Fees on Items \$5 or Less	No Overdraft or NSF Fees on Items \$5 or Less
Access to your credit score <sup>5,6</sup>	Track your monthly credit score with IDProtect ScoreTracker		Track changes to your credit report and score monthly, along with total identity monitoring through IDProtect with Credit Monitoring. <sup>5,6,7</sup>
			Rebated Cash Withdrawal Fees at all U.S. ATMS
			Free Wire Transfers
			Auto-pay your monthly cell phone bill with your Visa Debit Card, and you'll qualify for up to \$250 in coverage if your phone is ever stolen or damaged. <sup>7</sup>
			Increased Daily Debit Card and ATM Spending Limits
			Automatically sweep excess balances into your linked Priority Money Market Account to maximize your interest earning potential.



Scan the code and learn more about the options we offer.

[hancockwhitney.com](http://hancockwhitney.com)

1-800-448-8812

\*Age requirement for the primary account owners provided there is a valid date of birth on file.

<sup>1</sup>Message and data rates may apply. Please check with your mobile service provider.

<sup>2</sup>Mobile Wallet is free, but data charges from your mobile carrier may apply.

<sup>3</sup>Early Pay grants access to eligible direct deposit payments (PPD ACH transactions \$25,000 and under) made into a Hancock Whitney Checking or Savings account up to two days prior to the scheduled payment date. Certain payroll payments may not be eligible for Early Pay. Early Pay availability is based on the timing of the payor's payment instructions and therefore, you may not always see your direct deposits arrive early. Hancock Whitney does not guarantee early availability of these direct deposits. Early Pay eligibility may vary between pay periods, and daily/transaction limits apply. Any direct deposit not posted early will be made available to you in accordance with the payment instructions. After we have made the deposit available to you and you have withdrawn funds, you remain responsible if any deposit to your account is returned, rejected or uncollected by Hancock Whitney. No action is needed to take advantage of Early Pay. Early Pay will be activated for all Hancock Whitney Checking and Savings accounts only.

<sup>4</sup>Items created by check, in-person withdrawals or other electronic means that overdraft (OD) an account or are drawn on nonsufficient funds (NSF) may be charged \$36.00 per item. If you have opted into the payment of ATM and everyday debit card (POS) transactions into OD, we may assess OD or NSF fees on these items as well. We waive OD/NSF fees on the following: items \$5 or less or end-of-day account balances overdrawn or that would have been overdrawn by \$5 or less. We will also assess a \$36.00 Sustained Overdraft fee each time your account remains overdrawn for at least nine (9) consecutive calendar days. This fee is separate from your OD/NSF Fees

already assessed. We waive this fee in certain circumstances. See our Truth in Savings Disclosure and Deposit Agreement for more information. We pay overdrafts at our discretion and do not guarantee that we will always authorize payment of any transaction. For example, we typically do not pay overdrafts if your account is not in good standing. If your account is overdrawn, you must immediately bring it to a positive balance to avoid additional fees. Visit a financial center or [www.hancockwhitney.com/overdraft-protection-services](http://www.hancockwhitney.com/overdraft-protection-services) for additional details on the Bank's OD practices.

<sup>5</sup>Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household. Credit file monitoring may take several days to begin following activation. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

<sup>6</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefits or on the certificate of insurance. Registration and activation for these services is required.

<sup>7</sup>Certain terms, conditions and exclusions apply. See the Guide to Benefits, included with your new Visa Debit Card, for further details.