Business Credit Application for Unsecured Lines of Credit

Please fill out application below and return to your nearest Hancock Bank.

Credit Request & Borrower Information

Legal Name | Trade Name (if different from Legal Name)

Legal Status: ☐ Sole Proprietorship ☐ Corporation ☐ Partnership ☐ LLC ☐ SCorporation ☐ Other:

Assets | Liabilities | Retained Earnings

Purpose of Funds | In what name will this loan be styled? | Requested Line Amount

Taxpayer ID Number | Nature of Business | Date Established

Physical Address | City | State | Zip

Mailing Address | City | State | Zip

Phone | Fax

Years of Current Ownership | Years in Operation | No. of Locations | No. of Employees

Gross Annual Sales | For Year Ending | Net Income (per tax return) | For Year Ending

Do you anticipate significant capital expenditures within the next 12 months? ☐ Yes ☐ No

In this application, the words "you," "your" and "yours" refer to each person signing this Application; the word "Borrower" refers to the business or entity named as Borrower; and the words "Bank," "we," "our," and "us" refer to Hancock Bank as identified on this Application and also to our service providers, successors and/or assignees. Each person signing agrees to the following:

APPLICATION AND AUTHORIZATION

Each of you represents and warrants to, acknowledges to and agrees with Bank and its successors and assignees that: (1) all information provided in this Application is true, correct and complete as of the date set forth opposite your signature; (2) all statements made in this Application are made for the purpose of obtaining credit from Bank; (3) Bank may continuously rely on the information contained in this Application, and you agree to amend and/or supplement the information provided in this application if any of the material facts that you represented herein should change (prior to closing of the credit account contemplated by this Application); and (4) Bank may, at any time and from time to time, check your credit and/or employment history, verify or re-verify any information contained in this Application or obtain any information or data concerning Borrower or any of you for any legitimate business purpose through or from any source, including a source named in this Application or one or more consumer reporting agencies or other credit bureaus, and may provide information concerning Bank's credit experience with Borrower or with any of you to consumer reporting agencies, other credit bureaus or to others the Bank believes to have a legitimate business need for such reports or information.

AGREEMENT TO BE BOUND BY BUSINESS LINE OF CREDIT AGREEMENT

As an authorized representative of Borrower (or sole owner of Borrower if a sole proprietorship and so indicated below) and as a guarantor, you request Bank to establish a Business Line of Credit account in the name of Borrower and to issue checks or other access devices for use by Borrower, each of the authorized representatives named below who shall also be an authorized signer on the account, and such other authorized signers as an authorized representative of Borrower may designate in the future. Upon approval of this Application, we will send to Borrower at the mailing address provided in this Application a copy of the Business Line of Credit Terms and Conditions and a Notice of Approval confirming the Effective Date upon which the Business Line of Credit Account is available for use. You hereby represent to us that you have the means of obtaining the Notice of Approval and Terms and Conditions directly from Borrower. Borrower and each of you hereby agree, jointly and severally, to be bound by the Business Line of Credit Terms and Conditions, as the same may be amended in the future, and to pay all credit advances, finance charges, fees, costs, expenses and all other sums which may be incurred or become due pursuant to the terms thereof. Borrower and each of you understand and agree that Bank may, in its discretion, increase or decrease the initial credit line amount assigned to account. Borrower and each of you agree to restrict use of the Business Line of Credit to business or commercial purposes.

CONTINUING GUARANTY

Each person signing below also guarantees, jointly and severally, payment of, and agrees to pay to Bank on demand, all obligations at any time outstanding under the Borrower's Business Line of Credit revolving credit accounts and any extensions, renewals, amendments, modifications or supplements thereof. This is an absolute, unconditional continuing guaranty of payment. Each of you hereby consents to establishment of one or more Business Line of Credit revolving credit accounts for Borrower and all credit advances thereunder and agrees that Bank may, one or more times, grant credit limit increases, make amendments, modifications, supplements or changes, of any sort whatsoever, in the terms of its agreement or manner of doing business with Borrower or other guarantors, release or discharge Borrower or any other guarantor, grant waivers or consents, take or surrender collateral, accept compositions, extend the time for payment, or grant credit in excess of the established credit line, all without releasing or discharging the liability of the undersigned. Each guarantor waives all notice of any of the foregoing, including notice of acceptance of this guaranty, notice of any indebtedness and notice of demand, presentment, protest, or notice of non-payment. Each guarantor waives all discharges and rights based on suretyship defenses, and all rights to assert claims and defenses, which the Borrower could assert. The obligations of each guarantor are joint and several, and Bank may proceed against any guarantor for recovery of the entire obligation owed by the Borrower without proceeding against any other guarantors or the Borrower. Each guarantor acknowledges it is guarantor's responsibility to obtain from Borrower, on a continuing basis, such information as guarantor may require regarding the status of Borrower's Business Line of Credit revolving credit accounts, Borrower's financial condition and performance, and the terms and conditions of the agreements governing the accounts. Each guarantor agrees to pay all expenses, including reasonable attorneys' fees, which Bank may incur in enforcing this guaranty. As collateral security for the obligations under this guaranty, each guarantor grants Bank a security interest in all deposit accounts or funds of guarantor held by Bank. This continuing guaranty shall be binding upon each guarantor and their respective heirs, legal representatives, successors and assignees, and shall be for the benefit of Bank, its transferees, successors and assigns. This continuing guaranty shall continue in force until written notice of its revocation shall be received by one of the executive officers of Bank, and any such revocation shall be effective only as to indebtedness incurred by Borrower as a result of new money advance by Bank to Borrower after written notice of revocation has been received by an executive officer of Bank and Bank has had a reasonable time to act on such notice.

Borrower/Guarantor

If additional borrowers/guarantors, please attach a second sheet.

1 Name | Social Security No. | Date of Birth | Home Phone

Home Address | City | State | Zip

Driver's License or Government ID No. | Issue Date | Expiration Date

☐ Own ☐ Rent | Mortgage/Rent Payment | Employer | How Long | Primary Personal Bank

Personal Financial Information | Individual Net Worth | Annual Salary & Wages (per tax return)

Other Annual Income* | Business Ownership % | Total Assets | Total Liabilities

2 Name | Social Security No. | Date of Birth | Home Phone

Home Address | City | State | Zip

Driver's License or Government ID No. | Issue Date | Expiration Date

☐ Own ☐ Rent | Mortgage/Rent Payment | Employer | How Long | Primary Personal Bank

Personal Financial Information | Individual Net Worth | Annual Salary & Wages (per tax return)

Other Annual Income* | Business Ownership % | Total Assets | Total Liabilities

The following questions refer to company, principal(s), endorser(s), guarantor(s) and/or co-maker(s).

Owe(s) any delinquent taxes? ☐ Yes ☐ No

Has ever filed bankruptcy or defaulted on any debt? ☐ Yes ☐ No

Is in violation of any applicable state/federal law? ☐ Yes ☐ No

Is party to any claim or lawsuit? ☐ Yes ☐ No

Is the business liable for any amounts via leases, guaranties, commitments or other contingency arrangements? ☐ Yes ☐ No

Additional information may be required.

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

IN SIGNING

Each person signing this Application certifies that (i) he/she is authorized to sign on behalf of Borrower in the capacity indicated and thereby bind Borrower, and (ii) he/she also signs individually as a guarantor. Each signer acknowledges that: (i) he/she has retained or requested and received a copy of this Application and Agreement and; (ii) he/she understands that a copy of the Business Line of Credit Terms and Conditions, which will be provided along with a Notice of Approval, is available upon request when submitting this Application or any time thereafter, and each signer agrees to be bound by the terms thereof. All principals of Borrower must sign as authorized representative and as guarantor.

I/We the undersigned Borrower(s) and/or Guarantor(s) hereby grant Bank the authority to check my/our credit and/or employment histories by obtaining a consumer credit report from any credit-reporting agency and to make inquiries of any of my/our credit grantors or employers for such information. Bank is also authorized to make any future inquiries of my/our credit and/or employment histories Bank deems necessary. This authorization shall continue in force and effect until such time as all obligations that the Borrower(s) owe(s), and/or that guarantor(s) guarantees, to Bank have been satisfied in full.

Joint Application Confirmation

If you have supplied information on a co-applicant or guarantor, please initial below to apply for joint credit.

☐ We intend to apply for joint credit

Initials | Initials | Verbal confirmation by Lender

Authorized Signature | Title | Date

Authorized Signature | Title | Date

Internal Use Only

Date | Branch | Officer Name | Officer No.

If a corporation, is it in good standing with the Secretary of State Office? ☐ Yes ☐ No | SIC Code | Jurisdiction

USA PATRIOT ACT NOTICE
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 or business entity that 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. For each business entity that opens an account, we will ask you for your Federal Tax Identification Number, the physical street address of your business, full legal name of your business, and other information that will allow us to identify your company. We may also ask you to provide copies of certain documents that will aid in confirming this information.

IMPORTANT NOTICE
Equal Credit Opportunity Act (ECOA) Disclosure Information:

The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Hancock Bank & Whitney Bank is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006. You have the right to a written statement of the specific reasons if your application for business credit is not granted. To obtain the statement, please write to Hancock Bank at the mailing address below within 60 days of the date you are notified of our decision. Please include the name and address of the business or individual that applied for the credit. We will send you a written statement of reasons within 30 days of receiving your request for the statement. Further, if the loan request is secured by a lien on a dwelling, you may request a copy of the appraisal, if one was obtained, used in conjunction with the decision. To request a copy of an appraisal report, write us at the mailing address below within 90 days of the notification of the decision. A copy of the appraisal, if obtained, will be mailed to you within 30 days of receipt of your request.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own expense.

Mailing Address: Loan Servicing/Credit Operations, P.O. Box 4020, Gulfport, MS 39502

CALL
800-448-8812

CLICK
hancockbank.com/business

COME IN
to any of our convenient locations

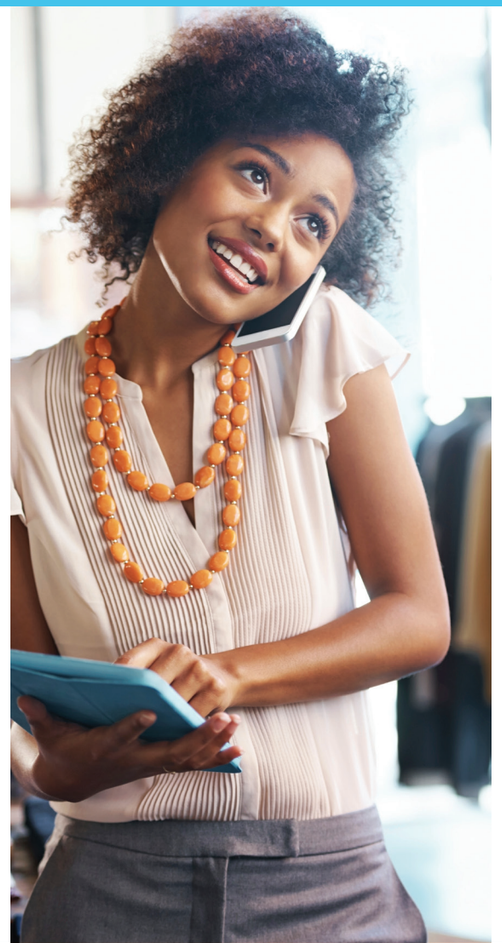
All loans subject to credit approval. Hancock Bank is the trade name used by Whitney Bank in offering banking products and services in MS, AL and FL. Whitney Bank, Member FDIC and Equal Housing Lender, is a wholly owned subsidiary of Hancock Holding Company.

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Hancock Bank

Business Banking

Business Lines Of Credit



Hancock Bank

Smart Options For The Growth Of Your Business

Hancock Bank Business Lines of Credit are valuable tools that help meet a variety of short-term working capital needs. Use a line of credit to manage daily expenses and cash flow or to take advantage of opportunities for future growth.

- Get the cash you need to purchase inventory, cover seasonal expenses or protect against occasional overdrafts
- Low variable interest rates based on The Wall Street Journal Prime Rate
- Convenient access to funds: Transfer funds online or through our business mobile banking app[1]; write a check against your line amount; or call 800-448-8812

▶ *Business Line Of Credit*

Streamlined application process and flexible repayment terms to help support your business:

- Unsecured lines up to $100,000 (higher line amounts available with additional underwriting)
- Revolving credit: As you repay balances owed, money becomes available for use again and again
- Unique fixed-rate payment option lets you lock in interest rates on all or a portion of your balance – perfect for financing large purchases without having to reapply, plus you'll have just one easy monthly payment

▶ *Business Equity Line Of Credit*

A Business Equity Line of Credit from Hancock comes with all the features of a Business Line of Credit while tapping into the equity of your home to secure larger loan amounts. Use it to help your business cover expenses, make large purchases and protect against overdrafts. Best of all, up to 100% paid interest may be tax deductible. Consult your tax advisor regarding deductibility.



Reaching your business goals can require hard decisions and endless hours. Depend on your Hancock banker to understand your banking needs and provide a wealth of experience and time-saving resources.

▶ *Simply complete the enclosed application and bring it to your local branch.*

All loans subject to credit approval. Certain terms, conditions or restrictions may apply.

[1]Some restrictions and limitations apply; see a Hancock banker for details.