

Welcome to
Hancock Bank
Member FDIC



Hancock Bank is here for you—and here to help.

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Beginning Friday, June 18, 2010, your personal accounts will convert to the Hancock Bank systems.

We continue to welcome you as our customer and want to assure you a smooth transition backed by the strength, stability and resources of one of America's most trusted banks.

In this Banking Services Guide, you'll learn more about who we are, what we stand for and how we make banking easy for customers across the Gulf South. You'll also find valuable information to assist as you transition from Peoples First Community Bank to Hancock Bank.

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For privacy policy, terms and conditions, funds availability, and electronic funds transfer, please refer to the enclosed Deposit Agreement brochure provided along with this banking guide.

WELCOME TO A NEW RELATIONSHIP OF SHARED VALUES.

As is true in any relationship, the things we have in common say a lot about who we are: a love of family and community, a sense of purpose and teamwork, the care and appreciation we show to the people around us, and a drive to succeed and extend that success to others.

These are the values we're proud to share with Hancock Bank customers across the Gulf South. And the values we bring to our relationship with you.

Welcome to Hancock Bank and the future we can build together.

LOOK AHEAD. THE PROSPECTS ARE BRIGHT.

Even when times are challenging, our confidence in the people of the Gulf South, the dedication of our team, and the resilience of hardworking families and business people remains steadfast.

From Louisiana to Florida, we're all part of Gulf South communities that know how to celebrate the good times and endure the tough ones. We know how to take dreams and turn them into storefronts and factories. We all understand how to work hard, have faith in our neighbors and strive to achieve good things for ourselves and our children.

Since 2004 when Hancock Bank opened its first Florida branches in Tallahassee, then in 2006 when we opened locations in Pensacola, and last year when Peoples First Community Bank joined our family, our belief in the future of Florida, its families and businesses has been strong and remains strong.

Together, we'll be ready for great possibilities.

IN THIS FAMILY, YOU COME FIRST.

In 2009, the year Peoples First became part of the Hancock family, *Forbes* ranked Hancock Bank 14th among the nation's 100 best banks. And BauerFinancial named Hancock Bank one of America's strongest, safest banks—for more than 20 years.

While we're pleased to be recognized for our financial discipline and consistent financial performance, by far our biggest reward is serving our customers. Within the Hancock Bank family, our customers come first. So we encourage you to tell us about your financial goals and dreams.

We're committed to helping you reach those important goals—in every phase of your life.

EASY BANKING MAKES LIFE EASIER, TOO.

The pace of life seems to quicken every year. Simplifying the way you handle your money can mean you have more time for the things money can't buy. That's why Hancock Bank gives you multiple banking options and financial tools that allow you to bank the way you choose, anywhere and anytime.

You'll also enjoy the convenience of a large and easily accessible network across the Gulf South. More branches and ATMs, more services that allow you to bank wherever you go, and most importantly, more people eager to provide financial guidance, to listen and to offer you exceptional service.

We appreciate your business and look forward to a long relationship that will enrich your life.

HANCOCK BANK MILESTONES

1899	1929	1990	2004	2005	2007	2009
19 civic-minded citizens form Hancock Bank	During the Great Depression era, Hancock Bank stands strong	Branches open in Louisiana	Expansion to Florida	Following Hurricane Katrina, Hancock Bank one of first to reopen	New branches open in Alabama	Hancock Bank welcomes Peoples First to the family

TRANSITION HIGHLIGHTS

Because we want you to experience a smooth transition of your accounts and services, we've worked hard to provide important and easy-to-follow information. To help you get started, here's a quick overview of key points—followed by reference page numbers for more details.

- Please note that on Thursday, June 17, as part of the conversion process, it will be necessary to close branches at 3 p.m. Central Standard Time (4 p.m. EST). While this will help ensure a smooth transition of systems, we apologize for any inconvenience the early closure may cause you. Branches will reopen Friday, June 18, as usual.
- *For account balance and transaction history as well as information about the transition, please call: 1-800-624-9699.*
- *Customer Service hours will be extended on Saturday, June 19, from 7 a.m. - 7 p.m. (CST) to assist with any transition-related questions or issues.*
- *For new information related to the transition, we invite you to visit us online at WelcomeToHancockBank.com or stop by your local branch.*

YOUR ACCOUNTS

- Careful consideration has gone into converting your Peoples First accounts to the Hancock Bank accounts that best suit your needs. If you feel other choices could be a better fit, let's talk. See page 8.

ACCOUNT NUMBERS

- The majority of customers will not have an account number change. If your account is an exception, we'll contact you and personally assist with the change, including your first check order.

CHECKS

- Please feel free to continue to use your Peoples First check supply. At reorder time, you'll receive Hancock Bank checks. If you'd like to begin using Hancock Bank checks before your next reorder, simply visit any branch or call 1-800-726-0920. Orders can be placed beginning June 19.

ATM CARDS

- Continue to use your Peoples First ATM card until the end-of-day, June 18. If you use an ATM card to access your savings account, you will receive a new ATM card to begin using June 19. If you use a Peoples First ATM card to access your checking account, it will be replaced with a Hancock Bank Visa®

Check Card. For information regarding changes to ATM access at Publix supermarkets, please see page 20.

CHECK CARDS

- Continue to use your Peoples First Check Card through end-of-day, June 18. Expect a letter soon with your new Hancock Bank Visa Check Card, which you can begin using June 19, and enjoy increased benefits. See page 20.

CREDIT CARDS

- Please continue using your Peoples First credit card for purchases and advances, but remember, beginning June 1, mail and online payment options will replace in-branch payments. Your credit card cannot be used as overdraft protection as of June 18; however, there are other alternatives available. See page 21.

DIRECT DEPOSIT

- Your direct deposits will continue as usual with no interruptions.

AUTOMATIC DRAFTS

- Automatic drafts from your checking or money market account(s) will continue as usual with no interruptions. However, there are some minor exceptions involving drafts from a savings, CD or IRA going to another financial institution. Let's talk about alternatives that may work for you. See page 16.

ONLINE BANKING

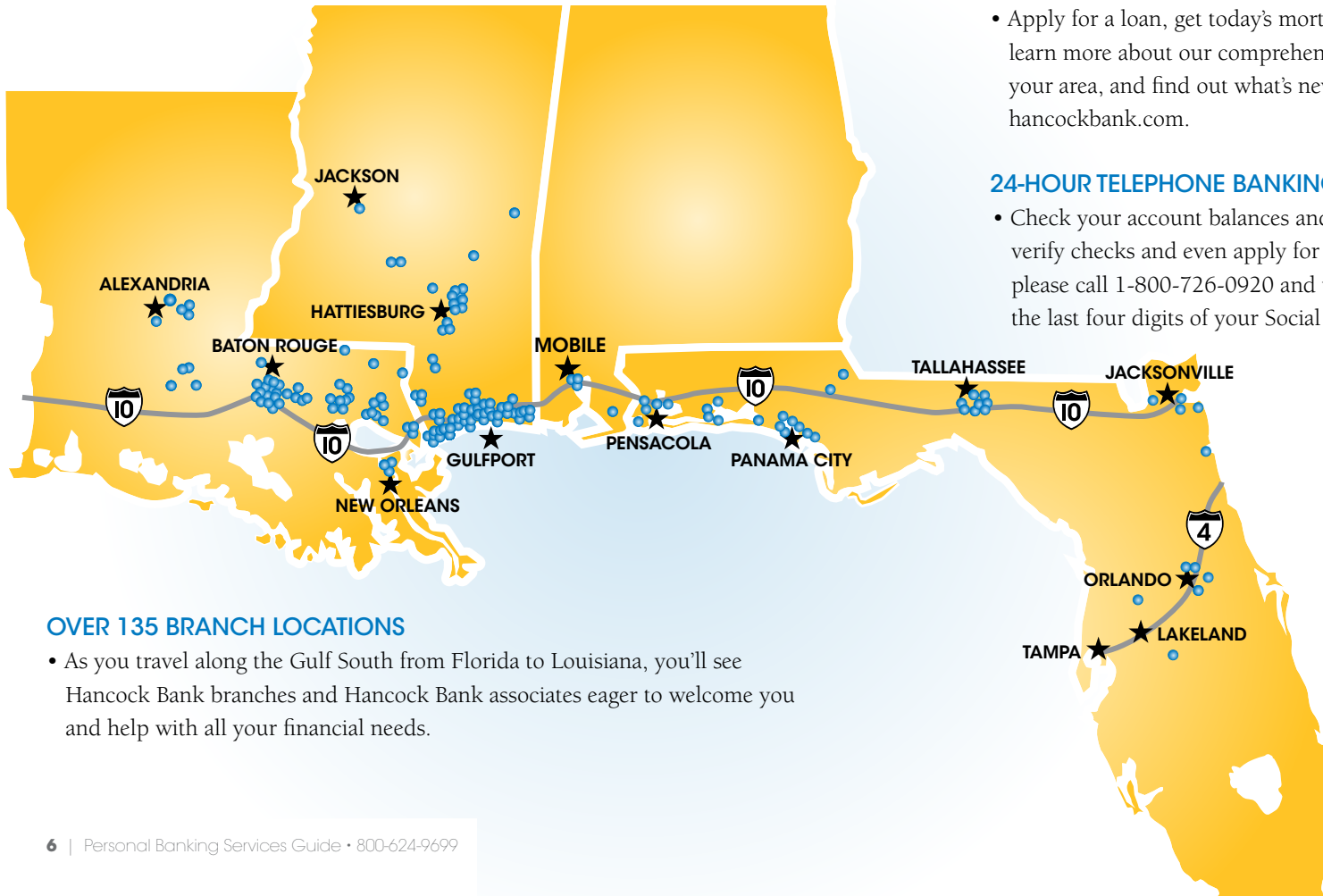
- On the evening of June 19, you'll be able to log in and enjoy all the benefits of our Hancock Bank e-Banking system. For most of the day on Friday, June 18, the Peoples First Personal EZ Access Online will be limited to view-only mode. The system will be temporarily unavailable from June 18 at 3 p.m. Central Standard Time (4 p.m. EST) through the evening of Saturday, June 19. Please plan ahead to prepare for this temporary disruption. See page 18.

LOANS

- Your account number, interest rate and terms are subject to your original loan agreement. Please continue to make your loan payment as outlined in your agreement. Some changes involving automatic payments scheduled after the due date and payments that differ from the amount due may take place. See page 22.
- Our financial strength makes it possible for us to continue lending to our customers. We can help qualifying customers with smart lending solutions and competitive rates. See page 22.

CONVENIENT WAYS TO BANK

- As a Hancock Bank customer, you can bank your way—when, where and how you choose.
- We make banking easy with a Gulf South network of 135-plus branches and 160 ATMs. You can also bank online, by phone—and coming soon, you will be able to enjoy mobile banking.
- No matter how you choose to bank, there are 2,000 financial professionals ready to make your banking experience a pleasant one.



OVER 135 BRANCH LOCATIONS

- As you travel along the Gulf South from Florida to Louisiana, you'll see Hancock Bank branches and Hancock Bank associates eager to welcome you and help with all your financial needs.

ONLINE BANKING

- At hancockbank.com, use e-Banking to check balances, transfer funds, pay bills, review e-Statements and more.
- Our e-Banking system offers secure access to your accounts around the clock and gives you the freedom to bank anywhere, anytime.
- If you aren't already enrolled in Hancock Bank e-Banking, view an online e-Guide at hancockbank.com/eguide and see all the conveniences and features we have to offer you.

HANCOCK BANK WEBSITE BENEFITS

- Apply for a loan, get today's mortgage rate, use calculators and other tools, learn more about our comprehensive financial services and the branches in your area, and find out what's new at Hancock Bank. You'll find it all at hancockbank.com.

24-HOUR TELEPHONE BANKING

- Check your account balances and transaction history, transfer funds, verify checks and even apply for a loan. It's easy. Starting June 19, please call 1-800-726-0920 and when asked for your PIN, please enter the last four digits of your Social Security number.

YOUR NEW CHECKING ACCOUNT INFORMATION

- Every Hancock Bank checking account is backed by more than 100 years of strength, stability and integrity, as well as a convenient network of branches, ATMs and financial professionals to help you.
- You'll also enjoy easy banking options with 24-hour banking by phone, and bank anywhere, anytime e-Banking services that include e-Pay and e-Statements.
- In addition, the Hancock Bank Visa Check Card and Direct Deposit save you time and provide even greater flexibility.
- To get more details about the types of accounts described in this guide, such as fee schedules and interest rate tiers, etc., please refer to the enclosed Truth in Savings information beginning on page 26.



CHECKING AT A GLANCE

We exercised careful consideration when converting your account to the recommended Hancock Bank checking account described below. If you see another choice with services that fit your situation better, let's talk. We want to help you find the best option for your unique needs.



CURRENT ACCOUNT	YOUR HANCOCK BANK ACCOUNT
Carefree Checking Community Free Checking	FREE N' EASY CHECKING
Community Plus Checking Prime 55 Checking <i>with balances less than \$7,500</i> Prime Checking <i>with balances less than \$7,500</i> Prime Select <i>with balances less than \$7,500</i> Charter Checking <i>with balances less than \$7,500</i>	CLASSIC 50 GOLD
Prime 55 Checking <i>with balances greater than \$7,500</i> Prime Checking <i>with balances greater than \$7,500</i> Prime Select <i>with balances greater than \$7,500</i> Charter Checking <i>with balances greater than \$7,500</i>	TREASURY CHECKING

The conversion into Classic 50 Gold and Treasury Checking will be determined based on the balances in the account after processing on June 17.

FREE N' EASY CHECKING

Here's an ideal choice if you want free and unlimited check writing with no worries about a minimum balance.

CLASSIC 50 GOLD CHECKING

The ultimate in convenience and service. Enjoy unlimited check writing, free personalized checks, value-added discounts and an array of benefits.

- No service charge with a minimum daily balance of \$300 or more.
- Earn interest on balances of \$1,000 or more.
- Free check image statements.
- No-fee domestic travelers checks with single signature.
- See page 27.

Plus additional benefits and discounts:

- Credit Card registration services.
- Accidental Death and Dismemberment Insurance and common carrier insurance.
- Savers Guide Book.
- Pharmacy, eye-care and eyewear discount offers.
- Emergency medical I.D.

Hancock Bank's benefits partner, Econocheck, will offer the additional benefits mentioned above beginning June 19. Check your mailbox for communication from Econocheck providing additional details.

TREASURY CHECKING

This account offers customers a tiered rate structure rewarding higher balances with higher interest rates.

- No service charge with a minimum daily balance of \$7,500 or more.
- Unlimited check writing.
- Free Treasury Checks provided.
- Free check image statements.
- No-fee domestic travelers checks with single signature.
- See page 28.

INTEREST-EARNING TIP

Maximize your interest earned by keeping an operational balance in your Treasury Checking and moving excess funds to a Relationship Rewards Money Market account. See page 12.

YOUR NEW SAVINGS ACCOUNT

CURRENT ACCOUNT	YOUR HANCOCK BANK ACCOUNT
Statement Savings Checkmate Savings Prime 55 Savings First Savings No Interest Savings	 SILVER SAVINGS
IRA Savings	 IRA SAVINGS

SILVER SAVINGS

- No fee for minimum daily balance over \$100.
- Interest compounded and paid quarterly.
- You can access your account via ATM, in branch, online and by phone.
- See page 33.

IRA SAVINGS

- An alternative to a CD—there is no need to wait until maturity to access your funds.
- No fee for minimum daily balance over \$100.
- Interest compounded and paid quarterly.
- See page 37.

YOUR MONEY MARKET ACCOUNTS

CURRENT ACCOUNT	YOUR HANCOCK BANK ACCOUNT
Money Market	HANCOCK INSURED MONEY MARKET ACCOUNT
Preferred Money Market	
	RELATIONSHIP REWARDS MONEY MARKET

HANCOCK INSURED MONEY MARKET ACCOUNT

- No fee for balances of \$2,500 or more.
- You can access your account in branch, online or by phone.
- Your interest is compounded and paid monthly on balances of \$2,500 and more.
- See page 29.

RELATIONSHIP REWARDS MONEY MARKET

- As a Hancock Bank checking customer, you can open this account and earn premium interest.
- Earn higher interest on higher balances.
- No service charge when you maintain a minimum daily balance of \$10,000 or more.
- Enjoy convenient access to funds — in branch, online or by phone.
- See page 31.

INTEREST-EARNING TIP

Maximize interest earnings on your funds by keeping an operational balance in your checking account and moving excess funds to a Relationship Rewards Money Market account.

CERTIFICATES OF DEPOSIT (CDs) AND IRAs

- Your accounts will continue with no change in interest rates or terms until maturity.
- Prior to maturity, we'll notify you of any changes including interest rates and/or terms, which may be subject to change at maturity.
- If you currently have interest from your CD or IRA automatically deposited into your checking or savings account or sent directly to you by check, this will continue without interruption.
- If your interest payments or IRA Required Minimum Distributions (RMDs) are set to transfer to another financial institution, a check will be sent directly to you instead, or you may instruct Hancock Bank to have the interest or RMD transferred into your Hancock Bank account.
- Additional deposits to any CD may be made during the grace period only.
- Interest withdrawals can only occur as planned and instructed at the time the account was opened. If you'd like to update your regularly scheduled interest payments in another manner, please call or visit, and we will be glad to assist.



YOUR NEW EASY-TO-FOLLOW TRANSACTION STATEMENTS

- Though your Hancock Bank statements may look a little different, the information to help you track your transactions and manage your money efficiently is still the same. After June 18, you'll receive separate easy-to-follow monthly statements for all checking and money market accounts instead of a combined statement.
- Savings and IRA Savings account statements are issued quarterly. Your interest accrues daily and is paid quarterly. However, if you have electronic activity (a transfer or ATM debit, etc.) on your savings account, you'll receive a statement for the month this activity occurred.
- CD and IRA information will no longer be available on monthly statements. CD information will be provided to you in advance of the renewal date, and IRA information will be provided annually. You may review your CD and IRA balances online through Hancock Bank e-Banking.
- Hancock Bank offers free check images with certain checking account options. You will receive images on your mailed statement—or you can view images online by logging into your Hancock Bank e-Banking account.
- If you currently receive a monthly loan billing notification, you can expect to receive the same from Hancock Bank.

E-STATEMENTS (ELECTRONIC STATEMENTS)

- For security reasons, we will no longer email your e-Statement. Instead, when your Hancock Bank e-Statement is ready to view, you'll receive an email notification. Simply log in to e-Banking; then click on the e-Statements tab to view your statement.
- If you view your checking e-Statements by accessing Peoples First EZ Online, those archives will continue to be available on the Hancock Bank e-Banking system. Savings e-Statements dated on or before June 17 and e-Statements received by mail will not be archived on the Hancock Bank system. For your records, please download or print these statements prior to June 17.

On June 17, we will produce and mail an account statement that includes your transaction activity through that day. At that time, interest earned will be paid to your account. Beginning June 18, your statements will convert to the Hancock Bank format shown here.

Hancock Bank
FDIC
P.O. Box 4019 Gulfport, MS 39502
Return Service Requested

Page: 1 of 1
Statement Dates: 06/17/2010 - 07/16/2010
Account Number: 00000000
Images: 0

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Jane Smith
123 Main St
Tallahassee FL 32304

***** CHECKING ACCOUNT SUMMARY *****

Checking Account Summary

PREVIOUS BALANCE	15,245.92	AVERAGE BALANCE	15,223.88
+ 129 CREDITS	328.08	YTD INTEREST PAID	.00
- 112 DEBITS	353.69		
- SERVICE CHARGES	.00		
+ INTEREST PAID	.00		
ENDING BALANCE	15,220.31		

***** CHECKING ACCOUNT TRANSACTIONS *****

Deposits and Other Credits

Date	Amount	Description	Date	Amount	Description
06/17	15.62	DEPOSIT	07/04	0.98	DEPOSIT
06/19	28.32	DEPOSIT	07/04	15.62	DEPOSIT
06/22	16.11	DEPOSIT	07/10	28.32	DEPOSIT
06/22	32.15	DEPOSIT	07/10	32.15	DEPOSIT
06/24	15.10	DEPOSIT	07/11	15.10	DEPOSIT
06/26	20.50	DEPOSIT	07/11	20.50	DEPOSIT
06/28	31.28	DEPOSIT	07/11	31.28	DEPOSIT
07/02	68.92	DEPOSIT	07/14	68.92	DEPOSIT

Checks

Date	Serial	Amount	Date	Serial	Amount
06/17	2772	27.56	06/26	2778	22.12
06/18	2773	10.25	07/05	2779	73.25
06/19	2774	20.21	07/11	2780	26.63
06/19	2775				
06/21	2777				

Other Debits

Date	Amount
06/19	15.62
6/19 99999	
06/21	16.11
06/24	04.03
6/23 99999	
06/25	58.00
6/24 99999	

Balance By Date

Date	Balance
06/02	15,245.92
06/12	15,220.31

Hancock Bank
FDIC
P.O. Box 4019 Gulfport, MS 39502
Return Service Requested

Page: 1 of 1
Statement Dates: 06/30/2010

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Jane Smith
123 Main St
Tallahassee FL 32304

***** SAVINGS *****

ACCOUNT NO	000-00-0000	BALANCE	06/30/10	29,517.81
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DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
05/21	ACH CREDIT		842.00	30,359.81
	US TREASURY			
06/18	ACH CREDIT		842.00	31,201.81
	US TREASURY			
	SOC SEC			

***** PERIODIC ACCOUNT SUMMARY *****

INTEREST RATE	0.100000%
YEAR TO DATE INTEREST PAID	20.07

OVERDRAFT PROTECTION

- While credit cards can no longer be used for overdraft protection as of June 18, Hancock Bank provides other options from which you can choose. Talk to us about the option that works best for you.
 - If your current overdraft protection is set up as a checking, savings or money market account, it will remain the same. Advances from your overdraft account will be made each night as long as funds are available. There is a \$10 fee for each advance. This option will not cover check card authorization or ATM withdrawal requests. If you have other types of accounts providing overdraft coverage, you will be contacted by a Hancock Bank representative to personally discuss other options.
 - Another option is our HandyLine account—an unsecured line of credit for qualifying customers—with advances available in \$100 increments. HandyLine accounts will cover overdrafts that result from checks and other items presented, as well as check card authorization requests.
- Expect to receive more information soon on Hancock Bank's standard overdraft practices.

AUTOMATIC DRAFTS OR PAYMENTS

- Automatic drafts from your checking or money market accounts, as well as any drafts between your new Hancock Bank deposit accounts, will continue as usual with no interruptions.
- There are some minor exceptions involving automatic drafts we'd like you to be aware of. Hancock Bank will discontinue automated drafts from savings, CD or IRA accounts made to external financial institutions.
- If your Certificate of Deposit interest payments or IRA Requirement Minimum Distributions are currently being sent to an external financial institution, a check will now be sent directly to you instead. An additional option is to instruct us to deposit these funds into your Hancock Bank account.
- Automatic loan payments will continue, but they will draft on the date the loan payment is due and for the exact amount of the payment due. If you have a unique situation and would like to discuss scheduling your payments differently, please call or visit a branch near you.

DUAL OR MULTIPLE ACCOUNT SIGNATURES

- Many customers use dual or multiple signatures to help control activity on their accounts. Electronic presentment of checks has increased dramatically and payment methods are constantly evolving. These changes have made it increasingly difficult to verify dual signatures. For this reason, Hancock Bank does not monitor account activity for adherence to multiple signature requirements.
- Please be aware that, if you agree among yourselves to continue to use multiple signatures on your checks, Hancock Bank cannot enforce that agreement. In that case, it will be your responsibility to verify that your checks are paid correctly on your accounts and to notify us in a timely manner of any unauthorized activity.

WE VALUE YOUR OPINION

At Hancock Bank, we strive to provide the best in financial services and customer service. Your satisfaction is very important to us, and hearing directly from customers like you helps us continually evolve the services we provide.

For this reason, we sometimes phone customers and ask for their input. You may receive a phone call from our partner, Customer Service Profiles, who asks for feedback on our behalf. If you receive a call, we'd appreciate your participation. Please be assured, our partner will ask about your banking experience and the service you received, but will never ask you for any personal or account information.

We look forward to hearing what you and other customers have to say.

OTHER TIME-SAVING FINANCIAL TOOLS

E-BANKING (ONLINE BANKING)

- Hancock Bank e-Banking gives you the freedom to bank anywhere, anytime. So it's important that we let you know what to expect with your e-Banking service during June 18 through June 19.
- **Now–Thursday, June 17: Archive information and schedule payments.** Please plan to handle any time-sensitive online banking activities, such as transferring funds or paying bills, before June 18. Since Peoples First transactions posted to your account before June 17 will no longer be available in your Hancock Bank account history, please download or print them for your records prior to June 17.
- **Friday, June 18: Prepare for a temporary disruption.** You'll be able to access your Peoples First EZ Access Online account in a view-only mode through 3 p.m. Central (4 p.m. EST). After that time, the system will be temporarily unavailable.
- **Saturday, June 19: Log in and use your new Hancock Bank e-Banking.** On the evening of June 19, you will be able to log in to your new Hancock Bank e-Banking by following the simple steps below, and you'll be pleased to find features and functionality you're already accustomed to.
 1. Go to hancockbank.com and click "Sign On" in the upper right side of your screen.
 2. Sign in using your Peoples First ID.
 3. Your password for the initial login is set for the last six digits of your Social Security number.
 4. Next, as an added measure of security, you'll be prompted to answer one simple question that relates to information listed on your account (your date of birth, email address, ZIP code, phone number or your mother's maiden name).
 5. You will then be presented with the Hancock Bank e-Banking terms and conditions and prompted to enter answers to basic security questions. Finally, you will be prompted to choose a new password that should be used the next time you log in.

ACCOUNT LOGIN TIP

Visit your local branch or call 1-800-624-9699 before June 18 to be sure your account is updated and reflects the most accurate information so that you can correctly answer the security question with ease.

E-PAY (ONLINE BILL PAY)

- Your payees, pending and scheduled payments, and your payment history will automatically transfer to the Hancock Bank system.
- While you'll be able to access your account in a view-only mode on June 18 until 3 p.m. Central (4 p.m. EST), you can resume your normal e-Pay activity on the evening of June 19.
- Please note that e-Pay is free for all e-Banking users whose primary e-Pay account has an active check card and e-Statements. Otherwise, e-Pay is \$4.95 per month.



E-STATEMENTS (ELECTRONIC STATEMENTS)

- For security reasons, we will no longer email your e-Statement. Instead, when your Hancock Bank e-Statement is ready to view, you'll receive an email notification. Simply log in to e-Banking, then click on the e-Statements tab to view your statement.
- If you don't have Hancock Bank e-Banking access, please enroll in order to get your e-Statements. Enrolling takes just minutes. It's easy, fast and free.
- If you view your checking e-Statements by accessing Peoples First EZ Online, those archives will continue to be available on the Hancock Bank e-Banking system. Savings e-Statements dated before June 17 and e-Statements received by mail will not be archived on the Hancock Bank system. For your records, please download or print these statements prior to June 17.

On June 17, we'll produce an account statement that includes your transaction activity through that day. At that time, interest earned will be paid to your account. This final statement will be mailed to the address on record.

CHECK CARDS

- Life's a little easier with Hancock Bank's Visa Check Card. Do things faster—like paying for gas right at the pump—with the convenience of a check card.
- Your new card will be mailed to you in early June, but continue using your Peoples First card through June 18. Then, activate and use your new Hancock Bank card the next day, June 19.
- A new PIN will be sent in a standard separate mailer for added security. Change your PIN at anytime by visiting a Hancock Bank branch.
- After June 19, please remember to communicate your new card number to businesses that routinely debit your card for goods or services.

Enjoy these benefits:

- No monthly or annual fees.
- Higher daily withdrawals of \$500; \$3,000 daily for purchases.
- Use your check card for purchases at select retailers for extra savings. Visit hancockbank.com/visadiscounts to see merchant offers.
- Accepted wherever you see the Visa symbol, nearly 17 million locations worldwide.
- Transactions are detailed on your monthly statement.



ATM CARDS

- Your new ATM card will be mailed to you in early June; please continue using your Peoples First card through June 18, and start using your new Hancock Bank ATM card the next day, June 19.
- A new PIN will be sent in a standard separate mailer for added security. Change your PIN at anytime by visiting a Hancock Bank branch.
- Any ATM cards linked to checking accounts will be reissued as Hancock Bank Visa Check Cards.
- Publix supermarket Presto! ATMs are not part of the Hancock Bank network,

and a small surcharge and foreign withdrawal fees will apply, effective June 18, 2010. As an alternative, you can use the no-fee cash back option at point-of-sale.

CREDIT CARDS

- Please use your present credit card as you normally would for purchases and advances. We'll notify you soon regarding new Hancock Bank credit card options.
- Though payments can no longer be accepted in branches, here are two fast and easy alternatives to make sure you receive prompt credit for your payment.

- Pay by mail.

BankCard Processing Center
P.O. Box 3052
Milwaukee, WI 53201-3052

- Pay online.

Our secure system is easy to use. Simply enroll in Credit Card EZ Access by clicking the link on WelcomeToHancockBank.com. Then schedule your monthly payment using your choice of options:

1. Pay the full balance as shown on your statement.
2. Pay the minimum payment or more as shown on your statement.
3. Pay a predetermined amount each month.

If you have questions, we can help. Please call 1-800-244-7927.

- While credit cards can no longer be used for overdraft protection after June 18, we can assist you with other tools such as HandyLine and Account Transfer capabilities. See page 16.



ADDITIONAL FINANCIAL SERVICES

LOANS

- Your account number, interest rate and terms are subject to your original loan agreement. Please continue to make your loan payment as outlined in this agreement.
- Automatic loan payments drafted from your checking or savings account will continue, but will draft on the date the loan payment is due and for the amount of the payment due.
- If you have a unique situation and would like to discuss scheduling your payment differently, please call or visit a branch near you.
- You may continue to pay your loan at your local Hancock Bank branch and continue to use your existing loan coupon book. If you mail a payment, please remit to:

Hancock Bank
P.O. Box 4020
Gulfport, MS 39502
- Our financial strength makes it possible for us to continue lending to our customers. We can help qualifying customers with smart lending solutions and competitive rates.

MORTGAGE LOANS

- Whether you're buying, building or refinancing, Hancock Bank can help you get the home of your dreams. Our friendly, knowledgeable professionals are dedicated to providing the right financing with a variety of loan options including FHA, VA and conventional loans, and much more. At HancockBankMortgage.com, you can check current rates, get a personalized rate quote, apply for a loan and/or search for the Hancock Bank mortgage team member nearest you.

CONSTRUCTION LOANS

- A construction loan finances your home-building project, allowing you to draw funds as needed to pay contractors and suppliers. When your home is completed, the loan is paid with the proceeds from permanent financing.

HOME EQUITY LINE OF CREDIT

- By using the equity in your home, we can help you secure funds for nearly all of your borrowing needs, and you only have to qualify once! This revolving line of credit provides peace of mind—knowing you have access to money for unexpected expenses. You have the option of locking in your rate on all or portions of your balance.

HOME EQUITY LOANS

- You can also use the equity in your home to secure an equity loan. This option is best if you prefer a fixed rate payment for the term of the loan.

UNSECURED LINE OF CREDIT

- Another fast and easy way for you to get the money you need for the things you want, the Unsecured Line of Credit is an unsecured revolving line of credit.

PERSONAL INSTALLMENT LOANS

- For boats, cars, motorcycles, ATVs and more, Hancock Bank offers personal loans for all your needs.

Loans subject to credit approval. 🏠 Equal Housing Lender. Regulations may require that we inform you that this communication is from a debt collector.

SAFE DEPOSIT BOXES

Hancock Bank offers safe deposit boxes for many uses. If you currently have a safe deposit box, your terms and conditions—including any box discount associated with your Peoples First checking account—will continue with Hancock Bank.

- Upon renewal, the rates that follow may apply.

2 X 5.....	\$20	3 X 10	\$40
3 X 5.....	\$25	5 X 10	\$60
5 X 5.....	\$35	10 X 10	\$110

Lost Key Fee \$25. Drilling Fee \$75.

LIFE INSURANCE

- Protection for you, your family and your assets.
- Hancock Insurance Agency offers an array of life insurance options tailored to your individual needs.
- For more information or to discuss your particular insurance needs, please call or visit your local branch.

INVESTMENT SERVICES

- Hancock Investment Services, Inc., (HIS, Inc.) was created to provide our customers with an extended range of investment services.
- Our investment specialists are local, so they are in tune with our customers.
- Our investment strategy combines our long-term planning expertise with your investment objectives and financial needs.
- We utilize a proven approach that considers your investment goals and risk profile, and develop an individual investment plan to help you reach your objectives.
- We are proud to offer you all the investment options you would expect from any of the national brokerage firms.
 - Investment Advisory Accounts
 - Asset Allocation
 - Investment Review and Risk Analysis
 - Fixed and Variable Solutions
 - Discount Brokerage
 - Online Account Access
 - Online Trading
 - Retirement Planning
- For information or to set up a meeting with an Investment Specialist, please call or visit your local Hancock Bank branch or call 1-888-346-6300.

Hancock Investment Services, Inc. (HIS, Inc.) is a registered broker/dealer, a registered investment adviser, member FINRA and SIPC, and a wholly owned subsidiary of Hancock Bank. The investments offered by HIS, Inc., and not Hancock Bank, are not deposits with or obligations of the bank, are not guaranteed or endorsed by the bank or its affiliates, and are not insured by the FDIC, Federal Reserve Board or any other government agency. Purchases of non-deposit products, including mutual funds and annuities, involve investment risks including possible loss of principal amount invested.

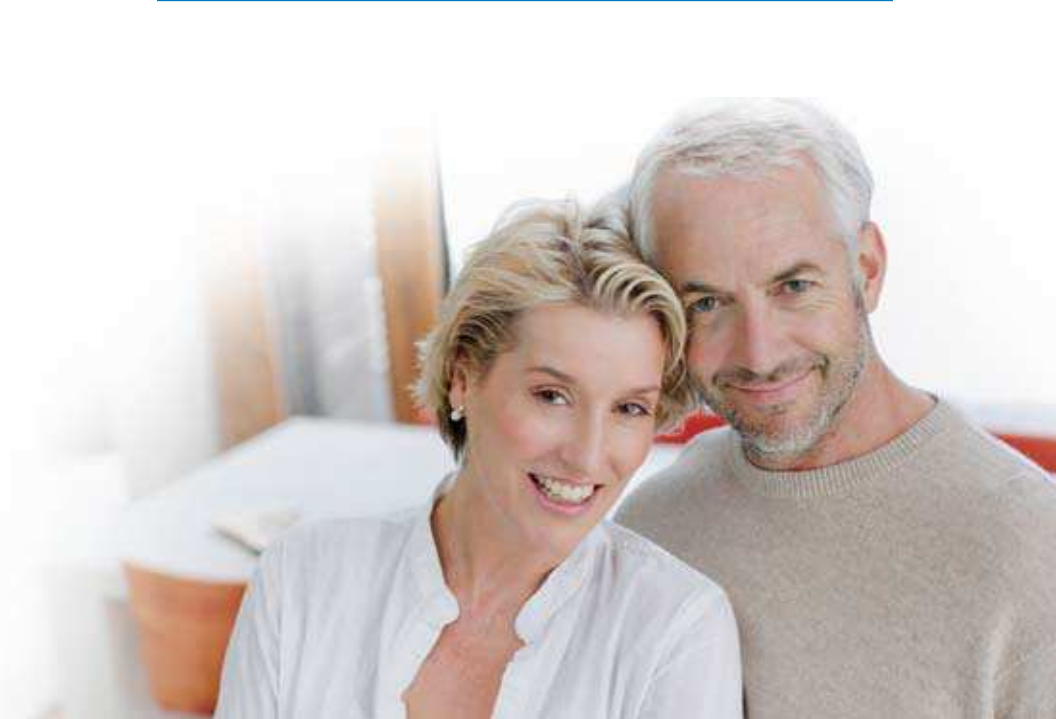
WEALTH MANAGEMENT SERVICES

- In order to maximize the wealth you've worked hard for, you need skilled advisors to steer you through the intricate maze of tax issues, investment options, insurance and estate planning.
- Our Wealth Management Group provides the comprehensive and coordinated financial services necessary to help you move toward your personal, business or institutional objectives.
 - Wealth and Investment Management Services
 - Financial & Estate Planning
 - Private Banking
 - Investment Management
 - Institutional Investment Management
 - Agency and Custodial Services
 - Retirement Plan Services
 - Personal Trust & Executor Services
 - Corporate Trust Services

INVESTMENTS MADE IN TRUST ACCOUNTS ARE:

NOT DEPOSITS OR OBLIGATIONS OF, OR GUARANTEED BY, HANCOCK BANK

NOT INSURED BY THE FDIC OR ANY GOVERNMENT AGENCY



TRUTH IN SAVINGS DEPOSIT ACCOUNT INFORMATION DISCLOSURE OF ACCOUNT TERMS JUNE 1, 2010

Thank you for giving Hancock Bank the opportunity to serve you. This information combined with the brochure entitled "Deposit Agreement—Terms & Conditions" will provide a complete disclosure of the fees, terms, conditions and general rules governing the use of your account. Contact a Hancock Bank associate or refer to your periodic statement for interest rate information.

PERSONAL CHECKING

FREE N' EASY

MINIMUM OPENING DEPOSIT

A minimum deposit of \$50.00 is required to open this account.

SERVICE CHARGES

There is no monthly maintenance fee or service charge assessed against your account.

FEES

There are no per-check charges.

If a Free N' Easy checking account is dormant (has no debit or credit activity) for one (1) year and has a minimum daily balance below \$200.00, a \$5.00 charge will be assessed. There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

STATEMENT

A statement will be produced and mailed monthly. Checks are retained by the bank for safekeeping.

Duplicate checks are recommended for your convenience.

Check copies may be obtained for \$1.00 each.

CLASSIC 50 GOLD CHECKING

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

A minimum daily collected balance of \$1,000.00 must be maintained in the account each day to earn interest.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$300.00 on any day of the month or statement cycle.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$300.00 and Above	No Charge
Below \$300.00	\$8.00

FEES

If a Classic 50 Gold Checking account is dormant (has no debit or credit activity) for one (1) year and the balance falls below the amount to waive the service charge, the dormant checking account fee is the service charge.

There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening. For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

STATEMENT

An Image Statement will be produced and mailed monthly.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. Interest begins to accrue no later than the business day credit is received for the deposit of noncash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

TREASURY CHECKING

MINIMUM OPENING DEPOSIT

A minimum deposit of \$7,500.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

Interest is paid on balances of \$1.00 and greater.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$7,500.00 on any day of the month or statement cycle.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$7,500.00 and Above	No Charge
Below \$7,500.00	\$15.00

FEES

If a Treasury Checking account is dormant (has no debit or credit activity) for one (1) year and the balance falls below the amount to waive the service charge, the dormant checking account fee is the service charge.

There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

STATEMENT

An Image Statement will be produced and mailed monthly.

RATE TIERS

<u>Minimum Daily Balance</u>
\$1.00 – \$7,499.99
\$7,500.00 – \$24,999.99
\$25,000.00 – \$49,999.99
\$50,000.00 – \$99,999.99
\$100,000.00 – \$499,999.99
\$500,000.00 – \$749,999.99
\$750,000.00 and Above

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. Interest begins to accrue no later than the business day credit is received for the deposit of noncash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

MONEY MARKET ACCOUNTS

HANCOCK INSURED MONEY MARKET (HIMMA)

MINIMUM OPENING DEPOSIT

A minimum deposit of \$2,500.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

A minimum daily collected balance of \$2,500.00 must be maintained in the account each day to earn interest.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$2,500.00 on any day of the month or statement cycle.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$2,500.00 and Above	No Charge
Below \$2,500.00	\$8.00

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any combination of the following types of withdrawals or transfers:

- Withdrawals or Transfers made between your other Hancock Bank accounts made by preauthorized or automatic transfer by telephone, fax or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits) or automatic transfer by telephone, fax or internet banking or by check draft, debit card or similar order.

If you exceed these limitations on more than an occasional basis, federal regulations require that we convert your account type to a non-interest bearing checking account. You will be notified should this be necessary, prior to the change. You may make an unlimited number of transfers between or withdrawals from your other Hancock Bank accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

TRANSACTION FEE

Hancock Bank will assess a \$5.00 fee for each transfer or withdrawal in excess of six (6) per month or statement cycle regardless of minimum balance.

FEES

If a Hancock Insured Money Market account is dormant (has no debit or credit activity) for one (1) year and the balance falls below the amount to waive the service charge, the dormant account fee is the service charge.

There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

STATEMENT

An Image Statement will be produced and mailed monthly.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. Interest begins to accrue no later than the business day credit is received for the deposit of noncash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

RELATIONSHIP REWARDS MONEY MARKET ACCOUNT

MINIMUM OPENING DEPOSIT

A minimum deposit of \$10,000.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

A minimum daily collected balance of \$2,500.00 must be maintained in the account each day to earn interest.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$10,000.00 on any day of the month or statement cycle.

ADDITIONAL REQUIREMENTS

The account holder must have a Hancock Bank checking account before the Relationship Rewards Money Market Account can be opened.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$10,000.00 and Above	No Charge
Below \$10,000.00	\$15.00

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any combination of the following types of withdrawals or transfers:

- Withdrawals or Transfers made between your other Hancock Bank accounts made by preauthorized or automatic transfer by telephone, fax or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits): or automatic transfer by telephone, fax or internet banking; or by check draft, debit card or similar order.
- If you exceed these limitations on more than an occasional basis, we will convert your account type to a non-interest bearing checking account. You will be notified should this be necessary, prior to the change.
- You may make an unlimited number of transfers between or withdrawals from your other Hancock Bank accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

TRANSACTION FEE

Hancock Bank will assess a \$10.00 fee for each transfer or withdrawal in excess of six (6) per month or statement cycle regardless of minimum balance.

FEES

If a Relationship Rewards Money Market account is dormant (has no debit or credit activity) for one (1) year and the balance falls below the amount to waive the service charge, the dormant checking account fee is the service charge.

There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

STATEMENT

An Image Statement will be produced and mailed monthly.

RATE TIERS

Minimum Daily Balance

\$2,500.00 – \$9,999.99

\$10,000.00 – \$24,999.99

\$25,000.00 – \$49,999.99

\$50,000.00 – \$99,999.99

\$100,000.00 – \$499,999.99

\$500,000.00 and Above

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a monthly basis. Interest begins to accrue no later than the business day credit is received for the deposit of noncash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

PERSONAL SAVINGS

SILVER SAVINGS

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

Interest is paid on balances of \$1.00 and above.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$100.00 on any day of the month or statement cycle. The service charge will be waived for customers under the age of 18 if we have a date of birth on file.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$100.00 and Above	No Charge
Below \$100.00	\$5.00

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of any combination of the following types of withdrawals or transfers:

- Withdrawals or transfers made between your other Hancock Bank accounts made by preauthorized or automatic transfer by telephone, fax, or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits); or automatic transfer by telephone, fax or internet banking; or by check draft, debit card or similar order.
- If you exceed these limitations on more than an occasional basis, federal regulations require that we remove the account's transfer and draft capabilities. You will be notified should this be necessary, prior to the change.
- You may make an unlimited number of transfers between or withdrawals from your other Hancock Bank accounts if made in person, by ATM, mail or messenger, or for the purpose of repaying loans at the same bank. You may also make unlimited deposits into this account.

TRANSACTION FEE

Hancock Bank will assess a \$2.50 fee for each transfer or withdrawal in excess of three (3) per month or statement cycle. This transaction fee applies regardless of account balance or age of account holder.

FEES

If a Silver Savings account is dormant (has no debit activity) for two (2) years and has a minimum daily balance below \$200.00, a \$5.00 charge will be assessed.

There is a \$20.00 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees Section of this document.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a quarterly basis. Interest begins to accrue no later than the business day credit is received for the deposit of noncash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

CERTIFICATES OF DEPOSIT

MINIMUM OPENING DEPOSIT

A minimum deposit of \$1,000.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

A minimum daily balance of \$1,000.00 must be maintained in the account each day to earn interest at the disclosed annual percentage yield.

RATE INFORMATION

Your interest rate and APY will be paid until the maturity of your certificate. Annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. Your APY may vary based on the method and frequency of the interest option you choose.

If you change the method or frequency of interest payments during the term of the CD, your earnings may be affected. Should you make such a change during the term, you will be provided with a new CD receipt. However, the APY indicated on the new receipt will be based on a calculation that assumes the new method or frequency choice had been applied from the original date of the CD.

TERM AND TIME REQUIREMENTS

The terms and maturity date of your certificate will remain the same until maturity. You will be notified prior to maturity of any changes.

COMPOUNDING AND CREDITING (AFTER INITIAL MATURITY)

7 – 30 DAY TERM:

You may choose to have your interest paid by check, credited to a Hancock Bank checking or savings account, or compounded at maturity. Interest begins to accrue the day the certificate receipt is dated.

31 DAY – 7 YEAR TERM:

If your balance is \$5,000.00 or more, you may choose to have your interest compounded monthly, annually or at maturity, paid by check or credited to a Hancock Bank checking or savings account monthly, quarterly, semi-annually, or annually.

If your balance is less than \$5,000.00, you may choose to have your interest compounded monthly, annually or at maturity, paid by check quarterly, or credited to a Hancock Bank checking or savings account monthly, quarterly, semi-annually or annually. Interest begins to accrue on the day the certificate receipt is dated.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS

You may not make additional deposits into this account. Withdrawals are subject to an early withdrawal penalty.

EARLY WITHDRAWAL PENALTY

A penalty may be imposed if you withdraw any of the deposited funds before the maturity date. The penalty will be calculated as indicated below.

<u>Terms of CD</u>	<u>Penalty</u>
7 – 30 Days	All Interest
31 – 90 Days	30-Days Interest
91 – 365 Days	90-Days Interest
366 Days – 7 Years	180-Days Interest

Penalties apply to the amount withdrawn.

RENEWAL POLICY

This account will automatically renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw funds without penalty.

During the renewal period, should you decide to change your term, interest will accrue at the new rate and term on any funds from the original CD beginning on the date of the

new CD receipt. The CD receipt will be dated as of the maturity date of the renewing CD. Funds can be added only during the grace period on a renewing CD. Any funds added during the grace period will begin to accrue interest on the date the funds are received.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

IRA FIXED RATE CERTIFICATE OF DEPOSIT

MINIMUM OPENING DEPOSIT

A minimum deposit of \$1,000.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

A minimum daily balance of \$1,000.00 must be maintained in the account each day to earn interest at the disclosed annual percentage yield.

RATE INFORMATION

Your interest rate and APY will be paid until maturity of your certificate. Annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. Your APY may vary based on the method and frequency of the interest payment option you choose.

TERM AND TIME REQUIREMENTS

The terms and maturity date of your certificate will remain the same until maturity. You will be notified prior to maturity of any changes.

COMPOUNDING AND CREDITING

After initial maturity interest will be compounded and credited to your account monthly. Interest begins to accrue on the day the certificate receipt is dated.

BALANCE COMPUTATION METHOD

The daily balance method is used to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTION LIMITATIONS

You may not make additional deposits into this account until the maturity date. You may not make penalty-free withdrawals from the account unless subject to exceptions listed in the early withdrawal section that follows.

EARLY WITHDRAWAL PENALTY

A penalty may be imposed if you withdraw any of the deposited funds before the maturity date. (Exception: disabled, deceased, receiving substantially equal periodic payments, contributions received that have already been taxed [non-deductible contributions]).

The penalty will be calculated as indicated below.

<u>Terms of CD</u>	<u>Penalty</u>
7 – 30 Days	All Interest
31 – 90 Days	30-Days Interest
91 – 365 Days	90-Days Interest
366 Days – 7 Years	180-Days Interest

Penalties apply to the amount withdrawn.

RENEWAL POLICY

This account will automatically renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw funds without penalty.

IRA SAVINGS

MINIMUM OPENING DEPOSIT

A minimum deposit of \$100.00 is required to open this account.

MINIMUM BALANCE REQUIREMENTS

Interest is paid on balances of \$1.00 and above.

A service charge will be assessed each month or statement cycle if the minimum daily balance in this account falls below \$100.00 on any day of the month or statement cycle.

SERVICE CHARGES

<u>Minimum Daily Balance</u>	<u>Charge</u>
\$100.00 and Above	No Charge
Below \$100.00	\$5.00

TRANSACTION LIMITATIONS

Federal banking regulations restrict the number of withdrawals and transfers that can be made per month or statement cycle. During any calendar month or statement cycle, you may make up to six (6) of the following types of withdrawals or transfers:

- Withdrawals or Transfers made between your other Hancock Bank accounts made by preauthorized or automatic transfer by telephone, fax, or internet banking.
- Withdrawals or Transfers to a third party made by preauthorized transfer (including ACH debits); or automatic transfer by telephone, fax or internet banking; or by check draft, debit card or similar order.

- If you exceed these limitations on more than an occasional basis, federal regulations require that we remove the transfer and draft capabilities of this account. You will be notified should this be necessary, prior to the change.

You may make additional deposits into this account up to the maximum allowable each year. You may not make penalty-free withdrawals from the account unless subject to exceptions listed in the early withdrawal section that follows.

EARLY WITHDRAWAL PENALTY

The Internal Revenue Service imposes a 10% penalty for IRA withdrawals prior to age 59 1/2 except for: disabled, deceased, receiving substantially equal periodic payments, contributions received that have already been taxed (non-deductible contributions).

TRANSACTION FEE

Hancock Bank will assess a \$2.50 fee for each transfer or withdrawal in excess of three (3) per month or statement cycle. This transaction fee applies regardless of account balance or age of account holder.

FEES

If an IRA Savings account is dormant (has no debit activity) for two (2) years and has a minimum balance below \$200.00, a \$5.00 charge will be assessed.

There is a \$20 fee for closing this account within one hundred eighty (180) days of opening.

For additional charges which may apply to this account, please refer to the Other Fees section of this document.

FREQUENCY OF RATE CHANGES

At the bank's discretion, we may change the interest rate and annual percentage yield on this account at any time without prior notification to you.

COMPOUNDING AND CREDITING

Interest will be compounded and credited to the account on a quarterly basis. Interest begins to accrue no later than the business day credit is received for the deposit of non-cash items (for example, checks). If the account is closed before interest has been credited, all accrued interest will be paid to you.

BALANCE OF COMPUTATION METHOD

The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the collected balance in the account each day.

Account Transfer Overdraft Protection

ELIGIBLE FUNDING ACCOUNTS

Checking, Savings or Money Market accounts.

To be eligible for activation of this service, a balance of \$1,000.00 is required in the funding account.

FEES

A \$10.00 fee per transfer will be assessed to the protected checking account.

TRANSACTION LIMITATIONS

Pre-authorized transfers from savings and money market accounts are restricted under federal banking regulations.

Overdraft protection transfers are considered pre-authorized transfers.

If a savings or money market account is used as a funding account and transaction limitations are exceeded for three (3) separate months during a twelve-month period, your Account Transfer Overdraft Protection service will be discontinued.

TRANSFER AMOUNTS

Transfer amounts will equal amount overdrawn.

The following transactions or associated fees may result in an overdraft or your check or other item being returned for non-sufficient funds: checks, ATM withdrawals, point-of-sale purchases/transactions, internet purchases or transfers, or in-person transfers or withdrawals.

OTHER FEES SCHEDULE

The following fees may be assessed against your account:

ATM Foreign Transaction Charges:

Withdrawals and Transfers	\$ 2.00
Inquiries	\$ 2.00
Surcharge*	Varies
ATM Card or Check Card Replacement	\$ 5.00
Overdraft Charge/Nonsufficient Funds Charge (each item)	\$34.00
Returned Deposit Item Fee (chargeback)	\$ 6.00
Account Transfer Overdraft Protection Fee (per transfer)	\$10.00
Stop Payment Fee	\$34.00
Postdated Check (per item)	\$34.00
Levies/Garnishments	\$75.00
ATM Quick Statement (per statement)	\$ 1.00
Statement Copy	\$ 5.00
Copy of Cancelled Check (per copy)	\$ 2.00
Incoming Wire Transfer Fee (per customer)	\$15.00
Outgoing Wire Transfer Fee	\$20.00
Overseas Wire Transfer fees	\$40.00

Account Research Fee (per hour)	\$25.00
Account Research Copy Fee	\$ 2.00
Account Reconciliation Fee (per hour)	\$15.00
Certified Check	\$20.00
Account Re-Opening Fee (subject to mgmt approval)	\$50.00

Check Printing Charges will vary depending on the style of the check ordered.

E-Pay is free for all e-Banking users whose primary e-Pay account has an active check card and e-Statements. Otherwise, e-Pay is \$4.95 per month.

*There may be a surcharge at Handy24® ATMs housed in locations not owned by Hancock Bank, such as hotels or casinos. A surcharge may apply at other network ATMs.

A message will appear on the ATM screen to notify you if the surcharge applies.



Hancock Bank[®]

Member FDIC