



July 31, 2011

## *Greetings Whitney Customers!*

As you may be aware, on May 17, 2011, The First, A National Banking Association (“The First”) headquartered in Hattiesburg, Mississippi announced it entered into an agreement with Whitney National Bank and Hancock Bank of Louisiana to acquire seven Whitney branches located on the Mississippi Gulf Coast and one branch in Bogalusa, Louisiana. We are pleased to inform you that the branch conversion to The First is scheduled for the weekend of September 17, 2011. During that weekend you will see the signage change and on Monday morning, September 19<sup>th</sup>, the branches will open as part of The First. On Monday, September 19<sup>th</sup>, you will be able to conduct business as usual at these locations. There is no action required on your part at this time.

We are excited about this opportunity for our bank to expand along the MS Gulf Coast and into Louisiana. We offer many of the same products and services that you have come to know and love. These services include internet banking, bill pay, wire transfers, merchant services and cash management, just to name a few. In the upcoming weeks you will be receiving additional information regarding accounts, ATM cards, and debit cards.

During this transition, we will continue to provide you with up to date information regarding the merger details and continue to provide you with excellent customer service. Information on the acquisition is available on our website, [www.TheFirstBank.com](http://www.TheFirstBank.com). If you have any questions, please feel free to contact your local Whitney Branch Manager. We look forward to serving you!

Sincerely,

M. Ray “Hoppy” Cole Jr.  
President & CEO

*Just the Bank for You!*