



# Hancock Holding Company

## Privacy Policy

Rev 02/2012

### FACTS

### WHAT DOES HANCOCK HOLDING COMPANY DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit history and credit scores
- Account balances and payment history

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Hancock Holding Company (HHC) chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does HHC share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	YES	NO

<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	WE DON'T SHARE

<b>To limit our sharing:</b>	<p>Call toll-free 877-752-2641.</p> <p>Please note: If you are a new customer, we can begin sharing your information <u>30</u> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 877-752-2641.
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<b>Who we are:</b>	
<b>Who is providing this notice?</b>	Hancock Holding Company is made up of a number of financial service providers such as banks, investment companies and insurance companies.

<b>What we do:</b>	
<b>How does Hancock Holding Company protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to confidential information to those employees who need to know such information to administer your account(s).</p>
<b>How does Hancock Holding Company collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or use your debit card</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>

<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

Definitions:	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as our Hancock Bank, Whitney Bank, Hancock Investments, Harrison Finance Company and others such as Hancock Insurance Agency.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with include companies such as direct marketing companies and check-printing companies.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies such as credit card companies and insurance companies.</i></li> </ul>

Hancock Holding Company family of companies: Hancock Bank, Whitney Bank, Hancock Investment Services, Inc.(including Whitney Investment Services, Whitney Investment Services, Inc., Whitney Investment Services of Texas, Inc.), Hancock Insurance Agency (including Whitney Insurance Agency, Inc., Whitney Insurance Agency of Texas, Inc., Hancock Insurance Agency of Alabama, Inc., and Hancock Insurance Agency of Florida, Inc.), Harrison Finance Company (including Harrison Loan Company).

# WEB SITE POLICY NOTICE

At Harrison Finance Company (including its wholly-owned subsidiary Harrison Loan Company, referred to herein as "Harrison Finance"), we take the issue of privacy very seriously. We want to assure visitors to our Web site the security, privacy and confidentiality that they expect from a premier financial services institution. You can be sure that our commitment to protect your financial information will continue under the principles and online guidelines described below.

## Information Collected Generally

Harrison Finance does not collect any personal information from anyone who is merely visiting or browsing its Web site. Personal information may be requested if the visitor chooses to respond to online surveys, sends Harrison Finance an e-mail message, applies for products and services online, or uses Harrison Finance's e-Banking Services.

## E-mail and Product Inquiry

Through use of a "Contact Us" feedback form; Harrison Finance invites visitors on its Web site to send e-mail messages to Harrison Finance so that Harrison Finance may respond to inquiries regarding Harrison Finance or its products or services. Harrison Finance retains copies of these e-mail messages. The information provided by a visitor will only be used to respond to the visitor's inquiry and to provide better customer service. If Harrison Finance thinks that a particular Harrison Finance account or service might apply to you or serve your needs, then Harrison Finance may occasionally contact you at your e-mail address to inform you of the potential benefits and availability of such accounts or services. **Unless otherwise stated, all e-mail inquiries initiated from Harrison Finance's web site by the user are assumed to be non-secured and therefore may be transmitted in the "open" over the Internet.**

## Applications for Products and Services

Through its Web site, Harrison Finance offers opportunities to apply for various products and services online. Visitors who choose to apply for such products and services provide personal information Harrison Finance needs to process the application. To protect the confidentiality of the information submitted, Harrison Finance uses secure socket layer (SSL) technology. SSL technology establishes a "secure" Internet session and encodes the data submitted to the Harrison Finance Web site, ensuring that the information is accessible only to an authorized Harrison Finance representative and the customer. To support SSL, we recommend that you update your preferred browser to its most current version. A customer can tell whether a document comes from a secure server by looking at the location (URL) field. If the URL begins with https:// (instead of http://), the document comes from a secure server.

## Protecting You Online

When you interact online with Harrison Finance, we, along with our third-party service providers who bring these services to you, have access to your information. Information is retained on our system or the system of the appropriate third-party service provider, depending upon what is required to serve your needs. We use state-of-the-art Internet technology, supported by the third-party service providers that we work with, to make account viewing and payments secure and to protect your personal information. We also require an I.D. and password to access your accounts. If you do not provide this information, we cannot establish an online account for you. You can also help maintain the security of your information by not sharing your ID or password with anyone, by changing your password regularly, and by remembering to sign off.

## Applications for Employment

Harrison Finance Company offers visitors to its Web site the opportunity to inquire about employment opportunities posted on the HHC Careers -Web site. When enabled, applicants may also submit online resumes on the Web site. The information submitted is used solely to evaluate prospective candidates and to communicate regarding an open position.

## Transactional Services

Within its website, Harrison Finance Company collects personal information necessary to complete transactions or provide data requested by the visitor (for example, account balances). To protect the confidentiality of the information submitted, Harrison Finance requires that visitors have a browser that supports 128-bit "strong" encryption. We recommend that you update your preferred browser to its most current version.

## Use of Cookies

A cookie is a small piece of information about an Internet session that may be created when a visitor accesses a Web site. Presently, Harrison Finance's Web site uses cookies to facilitate easier navigation within the site and provide a higher level of convenience for the visitor. The cookies used by Harrison Finance...

- Are not written to the visitor's hard drive\*
- Exist only until the browser is shut down\*
- Do not contain any personal information regarding the visitor
- Do not retrieve any information from the visitor's personal computer

### **Use of Information Collected**

Harrison Finance uses the information collected from visitors to its Web sites to address the specific needs of those visitors and to provide better customer service, including the provision of the latest information regarding Harrison Finance products. The information collected also is used to provide a record of communications between Harrison Finance and its Web site visitors and to comply with any applicable legal and/or regulatory requirements.

### **Access to Information Collected By Harrison Finance Company Employees**

Certain Harrison Finance employees will be provided with a visitor's information in order to respond to that visitor's needs and provide the visitor with information regarding specific products in which the visitor may have an interest. Harrison Finance employees are instructed to use strict standards of care in handling the personal, confidential information of Harrison Finance customers, and the handling of such information is dealt within Harrison Finance's Code of Conduct. Harrison Finance employees who do not conform to Harrison Finance's confidentiality rules are subject to disciplinary actions that include dismissal.

### **Keeping Information Accurate**

Keeping your account information accurate and up-to-date is very important. If you ever find that our records are incomplete, inaccurate or not current, please call the telephone number on your account statement or email [customer service](#). We will correct the information as quickly as possible.

### **Children's Online Privacy**

Harrison Finance does not collect information on our web sites from persons we actually know are under 13 years old, and no part of our web site is targeted toward any person under 13 years old. Parents can limit web site access by their children by installing programs that enable parental control of Internet access.

Children under the age of 13 are protected from the online collection of personal information by the Children's Online Privacy Protection Act (COPPA). Learn more about COPPA at the Federal Trade Commission's web site [How to Protect Kids' Privacy Online](#).

### **Visitors**

Visitors having specific questions regarding any information may [e-mail](#) Harrison Finance.