



Dear Internet Banking & Bill Pay Customers,

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 the branch conversion to The First is on schedule 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.

You will not have to sign up for online banking or bill pay at The First if you currently have it at Whitney. Your online banking will be available at The First on September 19, 2011. To access your new online banking account at The First, you will use your current Whitney online banking ID and the last four digits of your social security number as your password to log on to our internet banking and bill pay site [www.TheFirstBank.com](http://www.TheFirstBank.com).

The last day to make changes or input new transactions into the Whitney online bill pay system is September 12, 2011. After this date, you not be able to input new transactions until Monday, September 19, 2011 when you will have access to your bill pay account at The First.

Please note that any automated electronic payments (ACH) that you may have scheduled thru bill pay or set up as automated payments directly out of your account will be debited as usual. Therefore any payment already set up or scheduled to occur between September 13 and September 18 will be processed as usual.

You will be able to view your Whitney online banking history and past transactions online after September 12.

We look forward to working with you during this transition and making it as smooth as possible. If you have any questions please call your local branch or 1-855-257-2265.

The First is committed to building relationships one customer at a time and we think you will quickly agree that “The First is just the bank for you!”

Sincerely,

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