



August 25, 2011

Re: electronic Automated Clearing House (ACH) transactions

Dear Valued Customer,

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 19th, the branches will open as part of The First. On Monday, September 19th, you will be able to conduct business as usual at these locations. There is no action required on your part at this time.

Please take note: your current bank routing number will change after September 16, 2011. Your new bank routing number for The First will be 065303360. The bank will be sending a notification of change to all employers and others who originate any Automated Clearing House (ACH) deposit or withdrawal to your account and you should not experience any delay or disruption in service. It is not necessary, but to ensure everyone receives this notice of change, you may also want to notify your employer and any others who currently originate ACH transactions on your account of this new routing number after September 16, 2011. Your account number will not change and will stay the same.

Please use The First bank routing number 065303360 for any new ACH deposits or withdrawals to begin on your account after September 16, 2011. This may include items such as State or Federal tax payments, insurance drafts, direct deposits, electronic payments or withdrawals.

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.

Sincerely,

M. Ray "Hoppy" Cole Jr.
President & CEO