



## Frequently Asked Questions

- 1. About The First, A National Banking Association-** We are a community bank founded in Hattiesburg, MS fifteen years ago. We have grown to \$540 Million in assets with 10 locations in Hattiesburg, Laurel, Purvis, Picayune, Wiggins, Bay St. Louis, Gulfport and Pascagoula, MS. We are publicly held and listed on NASDAQ. Our stock symbol is FBMS. The addition of the eight Whitney branches will give us 18 locations, 17 in South MS and one in Bogalusa, LA. Our assets will increase to approximately \$735 Million and we will have approximately 200 associates on staff.
- 2. Will my branch be closed?** No, none of the Whitney locations will be closed.
- 3. How will my account be affected?** Most Whitney accounts will be brought over with the same benefits you currently enjoy. You will have the option to upgrade to one of The First accounts if you would like.
- 4. When can we expect the branches to be changed to The First?** The changeover will be complete before the end of 2011; however, we do not have a definite date at this time. As soon as a date is established, we will notify you.
- 5. Will my banker change?** We look forward to having the Whitney associates join our team. It should be “business as usual” at a location and with people you are accustomed to.
- 6. Do I have to do anything now concerning my Whitney account?** No, we will communicate with you throughout this process, however, our goal is for our customers to continue to use their Whitney accounts as normal with little change.
- 7. Who can I contact if I have additional questions?** Please contact your local Whitney branch personnel from the enclosed list or visit our website at [www.TheFirstBank.com](http://www.TheFirstBank.com)