



## Frequently Asked Questions

### **Will my account change (services, fees, etc.)?**

While many personal and business accounts are being transferred to The First with no changes in terms or fees, some account types will change and have upgraded benefits. Some accounts will have new features or possibly lower service charges or will have fewer requirements to avoid service charges. Please refer to the letter you were previously mailed for complete details about your specific account. You may also call your local branch or call 855-257-2265 for further information.

### **Will I have to change my Saints Visa Debit Card?**

Yes, The First will issue you a new Visa debit card and you will receive it in the mail prior to September 16, 2011. Written instructions to activate your new card will be included. Please note that for security purposes, you will also receive a new PIN in a separate mailer. For your convenience, a copy of the debit card letter and activation instructions mailed to you will be posted on our website.

### **Will the rates on existing loans or CDs change?**

No, The First will honor your current CD and loan rates until maturity.

### **Will the bank still offer foreign currency?**

No, we will no longer offer foreign currency due to the very limited use of this service.

### **Will I get a new VISA Credit card?**

No, you may retain and use your current Whitney VISA credit card. However, The First offers consumer and business VISA credit cards at very competitive terms and rates and would like to provide this service to you. You may obtain an application for The First VISA credit card at any of our convenient branch locations.

### **Will my auto debit from my Whitney checking account for my Whitney Visa credit card payment continue?**

**No, this auto debit will not continue as described in your letter from Whitney. You should make other arrangements to pay such as setting up a payment with our internet bill pay service.**

### **Will I still be able to use my existing checks? Can I use them until they run out?**

Mississippi customers may use their existing checks until they run out without experiencing any problems in processing. However, Louisiana customers will not be able to continue to use their existing checks because the bank routing number for Louisiana

customers is changing. Any Louisiana check presented for payment after December 15, 2011 will be returned unpaid. The new routing number for all customers of The First is 065303360. All of the Louisiana customers will be receiving a NEW free box of complimentary checks with The First routing number on them and should begin using these new checks immediately.

**Will I still be able to use my line of credit?**

Yes. The terms for your current line of credit have not changed and this service will continue to be available to you.

**If I overdraw my checking account will it still pull from my savings account to cover it?**

Yes. Sweeps from one account to another to cover overdrafts will still be in place. Any existing automated transfers will continue to pull from your savings account to cover checking overdrafts.

**Will I be receiving a new debit card?**

Yes, The First will issue you a new Visa debit card and it will be mailed to you prior to September 16, 2011 along with written instructions as to how to activate the new card. A copy of this letter will be posted on our website for your convenience. For security purposes, you will also receive a new PIN in a separate mailer. You should begin using your new debit card from The First at 11:59 p.m. on Friday, September 16, 2011. It is important to note that your existing Whitney debit card will be deactivated as of midnight on Friday, September 16, 2011 and no longer work after that time.

**Will my debit PIN number change?**

Yes, for security purposes, you will be receiving a new PIN in a separate mailer from your new debit card. You may change this PIN at any time by visiting any location of The First where one of our friendly employees will be happy to assist you.

**Will I need to contact merchants that I pay automatically each month with a debit card and provide them a new number for processing?**

Yes, your debit card number and expiration date will change and if you have an automatic payment set up to use your debit card, you will need to please contact the merchant or business and provide them your new debit card number and expiration number when you receive it.

**Will I need to contact companies/government entities about my direct deposits and payment of bills (ACH debits or credits)?**

No, you will not have to contact them. A notice will automatically be sent to every entity that originates an ACH debit or credit to your account to notify them that the routing number for The First is 065303360. You should not experience any delay or disruption in service pertaining to an existing ACH item. Please be certain to provide The First routing number 065303360 for any new ACH set up after September 16, 2011. This routing number will be on your new free first order of checks from The First.

**Is my account number going to change?**

No, your account number will not be changing.

**Am I required to close my safe deposit box?**

No, all safety deposit boxes will remain open at your local branch.

**Are the hours of operation at any branch going to change?**

The hours of operation for the drive thru at the existing Whitney locations in Mississippi are being expanded. As of September 19, 2011 all of The First locations in Mississippi will have the following hours:

Lobby: Monday thru Thursday 9:00am—4:00pm

Friday 9:00am—5:30pm

Drive Thru: Monday thru Thursday 8:30am—4:30pm

Friday 8:30am—5:30pm

There is no change to the hours of operation at the Bogalusa office.

**Are all of the current Whitney locations staying open?** Yes, all of the current locations of the acquired offices of Whitney are staying open. On September 19, 2011, The First will have eighteen convenient full service locations to serve you.

**Are the branch employees going to remain the same?**

Yes, we are pleased that all of the current Whitney employees will join The First team and continue to serve you in their current locations.

**Will I be able to redeem my points plus points?**

You may redeem your points as you currently do until September 15, 2011.

**Will my money market rates change?**

No, but as with all money market rates, they can vary and change at any time.

**Will I be able to review my old transactions online?**

Yes, you will be able to view your past transactions online thru the Whitney online banking site until December 31, 2011.

**Will I have to sign up again for online banking/bill pay? What about bills in September that I need to have taken out with bill pay (especially those due on the 15<sup>th</sup>-20<sup>th</sup>)?**

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 activated and 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 to log on to our internet banking and bill pay site

[www.TheFirstBank.com](http://www.TheFirstBank.com).

The last day to input a new transaction 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 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. Any recurring transactions currently set on the Whitney bill pay system will transfer to The First bill pay system.

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

**Does The First have a 24 hour info line?**

Yes, The First has a 24 hour information line: 1-866-362-6477.

**I have a monthly internal transfer between my two accounts at Whitney; will they remain in effect once the merger takes place?**

Yes, these transfers will stay in place after the merger.

**Will I still be able to use Whitney banks in LA and FL?**

No, after September 16, 2011 the eight Whitney offices being acquired by The First will have no affiliation with any other offices of Whitney or Hancock Bank. However, The First will have eighteen offices to conveniently serve you and you may also continue to use the Community Cash Network to access ATM's throughout LA.

**Why aren't all the Whitney banks changing to the same name?**

The First has purchased only eight Whitney locations that were stipulated to be divested by an order from the U. S. Department of Justice pertaining to Hancock Bank's acquisition of Whitney.

**I currently have e-statements with Whitney. They sold us on this saying we would be able to retrieve 7 years of statements. When my account switches to The First, will I still have access to go back to when I signed up for e-statements and retrieve them? Will they still be on the Whitney website or will I be able to obtain this information from The First?**

Your current Whitney online information will be placed into a "frozen" status and you will be able to view your past transactions online thru the Whitney online banking site until December 31, 2011. However, this information will not be available online after December 31, 2011.

**What about my night bag contract and service?**

Your current night bag contract and service will not be interrupted. Please contact your local branch to obtain a new bag with The First logo.

