



Hancock Whitney Mobile and Online Privacy Policy

At Hancock Whitney Bank, we take privacy very seriously. We understand that protecting the privacy and confidentiality of your personal and account information is of the utmost importance. Our commitment to protect your financial information will continue under the principles and guidelines described below.

This Online Privacy Notice (this "Notice") describes how information is collected by and through our online interfaces to which a copy of this Notice is posted, including, without limitation www.hancockwhitney.com

(the "Website"), applications we have placed on third party sites, social media presences, digital advertising campaigns, and mobile applications we make publicly available (each "Site" and collectively, the "Sites"), and how that information may be used and shared. The terms and disclosures in this Notice do not apply to non-consumer use of any Site and do not apply to any information describing, identifying, or relating to parties who or which are not natural persons who use a Site for consumer purposes ("Non-Consumer Users"). We may collect by or through our Sites, and use, disclose, and share information describing, identifying, or relating to Non-Consumer Users for any purpose, subject to the requirements and restrictions of applicable law.

For purposes of this Notice, the terms "we," "us," and "our" refer to Hancock Whitney Bank. The terms "you," "your," and "yours" refer to any natural person who accesses or uses a Site for personal, family, or household purposes. By using or accessing any Site, you confirm your agreement to the terms of this Notice as may be in effect at that time.

We provide other online interfaces not covered by this Notice. If you visit or access your accounts from one of these Sites, please review the online privacy practices of that Site to understand how your online information may be collected, used and shared.

The terms and conditions of this Notice control, and by using a Site, you agree to the terms and conditions of this Notice.

Information We Collect Through Our Sites

When you visit our Sites, we may collect the following information:

- Your browser type (e.g., Google Chrome, Microsoft Edge);
- Your Internet Protocol ("IP") address or other unique device identifiers (such as Media Access Control (MAC), address, computer type (e.g., Windows or Macintosh), screen resolution, operating system version and Internet browser type and version;
- Configuration information about the device you are using, including, but not limited to, your device type, web browser type and version, operating system type and version, display/screen settings and language preferences;
- Settings from your mobile device, such as unique device identifiers, location, diagnostics and performance, including geolocation and other location information transmitted by your device, if you have enabled location services on such device;
- Personal information submitted on applications, forms, and onsite electronic messaging. Types of personal information typically include:

- Name
- Social Security Number
- Driver's license number or other government-issued ID number
- Address
- Email
- Telephone Number
- Account numbers and account information
- Usernames
- Passwords and other authentication information like PINs, security questions and other secure sign-on methods
- Communication or opt-out preferences (such as email or text messages)
- Other non-public information, including credit and income information
- Information from cookies, pixel tags or other technologies to collect information and learn from your visit or use of our services;
- Website analytics information, such as pages visited and average time spent on a particular page;
- Search engine traffic referral information;
- Responses to advertisements and promotions; and
- Transactional information from behind the secure login about your relationship with us (such as types of accounts or the state in which you bank).

How We Use Information That We Collect

We may use information that we collect, among other things:

- to respond to your inquiries and fulfill your requests;
- to inform you about important information regarding a Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies or other administrative information;
- to deliver marketing communications that may be of interest to you, including, ads or offers tailored to you;
- to personalize your experience on a Site;
- to allow you to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product) and evaluate your eligibility for such products or services;
- to verify your identity or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at detecting and preventing fraud and protecting the security of account information;
- to perform market research and allow you to participate in surveys, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared;
- to allow you to use some Site financial planning tools. Information that you enter into a planning tool may be stored for future access and use. You have the option to not save the information;

- collect through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have;
- for business purposes, including data analysis, audits, developing and improving products and services, enhancing a Site, identifying usage trends and determining the effectiveness of promotional campaigns;
- to carry out other day-to-day business operations, such as to share or disclose information as outlined below under the section "How Information is Shared;" to perform compliance activities; to conduct credit reporting activities; and to engage in human resources activities;
- for risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process, regulatory and law enforcement requirements;
- to allow you to utilize features within our Sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services; and
- for any other purposes outlined in the Hancock Whitney Bank Consumer Privacy Notice.

We may also use data that we collect on an aggregate or anonymous basis for various business purposes; where permissible under applicable laws and regulations.

How Information is Shared

We may share your information as permitted or required by law or regulation. For example, we may share your information with:

- Our affiliates;
- Organizations with which we partner to offer products and services for our clients or prospective customers, such as joint marketing partners or bill pay partners;
- Service providers that provide various services to us, such as those we use to help detect and prevent fraud, improve our online services, and to better market and advertise our services to you;
- Other parties to whom you have authorized or directed us to share your information, such as when you use a third-party service to help manage your financial information across various financial institutions or when you transfer funds from us;
- Credit reporting agencies to report on or learn about your financial circumstances and as permitted by law or regulation; and
- Government entities and other third parties as needed for legal or similar purposes, such as:
 - To respond to requests from our regulators;
 - To respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process;
 - To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets; and
 - To exercise or defend legal claims.

Please see the

Hancock Whitney Bank Consumer Privacy Notice

for more information on how we may share your personal information and how you may be able to limit certain types of sharing. We may also share anonymous or aggregated information with third parties to help deliver products, services, and content and for other business purposes.

How We Use Your Information for Advertising

We may use information in connection with our online advertising activity. Online advertisements may be in the form of banner ads, splash ads, or other formats. These advertisements may appear on a Site, and we may contract with third party advertising

companies to promote our products and services and serve related advertisements on websites and mobile applications that are owned or operated by parties not affiliated with us.

In order to better understand which of our products and services may be of interest to you and to tell you about those products and services, we may from time to time collect information about your online activities and across third party websites and online services. We also may engage third party service providers to collect information about your online activities over time and across third party websites and online services when you use a Site. Serving advertisements based on a person's online activities over time and across third party websites and online services is generally known as "online behavioral advertising," (hereinafter "OBA"). Below are some tips and other important information regarding online behavioral advertising:

- If you are given an opportunity to opt out from OBA and you make an opt out election, your browser must be enabled to accept cookies in order to maintain the opt out election at a Site and at other websites that might serve behavioral advertisements on our behalf. If you delete cookies, buy a new device, access a Site or other websites from a different device, login under a different screen name, or change web browsers, you will need to opt out again.
- You also may be able to avoid OBA by disabling scripting in your browser. Please check the security settings in your browser to determine the status of scripting settings.
- Some browsers may provide a "do not track" or similar setting. Our Sites do not respond to such settings. If you enable such a setting, it will not prevent the collection of information about your online activities over time and across third party websites when you visit our Site.
- You should be aware that even if you exercise a choice not to receive targeted advertisements in connection with OBA, your election does not necessarily stop the collection of information about your online activities over time and across third party websites and online services for purposes other than OBA.
- You may still receive generic advertising (i.e., advertising that is not based on your online activities over time and across third party websites and online services) even if you opt out of OBA, and opting out of OBA may not result in the termination of advertising and promotions provided in connection with rewards programs we may offer.

We may share anonymous information with third party advertising companies with which we have contracted in order to support other targeted advertising, promotional programs that we offer.

Technologies Used by Us

We, our service providers and other organizations we work with may deploy and use various tracking technologies to collect information, including:

Cookies

A cookie is a small text file that can be placed on your system when you visit a website. Cookies allow us to collect information such as browser type, time spent on a website, pages visited, language preferences, and information about your relationships with us. Cookies allow us to facilitate image changes; display information more effectively; collect website traffic; provide certain discount, promotional and reward programs to you; and personalize and customize your online experience and our services to your needs. Our Sites do not require users to accept cookies, and you can set your browser to notify you when you receive a cookie, giving you the opportunity to decide whether or not to accept it. If you choose not to accept cookies, you may experience some reduction in graphics and other personalized services. You also may need to accept cookies in order to maintain certain online advertising opt-out elections (see "How We Use Your Information for Advertising" and "Opting-Out of Behavioral Advertising" sections below).

Pixel Tags and Similar Technologies

Pixel tags (also known as web beacons and clear GIFs) may be used in connection with some Site pages and HTML-formatted email messages in order to, among other functions, track the actions of users and email recipients, measure the success of our marketing campaigns and compile statistics about Site usage and response rates.

Location Tracking on mobile devices

Certain applications on mobile devices may transmit information to us about your location. This includes your physical location when you search for a nearby ATM using your mobile device. We may use that information to improve the products and services we provide to you as well as improving our services generally in your area.

Information collected through tracking technologies is used for many purposes including, for example, to:

- Provide useful features to simplify your experience when you use or return to our services
- Deliver relevant content based on your preferences, usage patterns and location
- Monitor and evaluate the use and operation of our services
- Analyze traffic on our services and on websites or mobile applications of third parties

Advertising and Cross-Device Tracking

We use certain services and products from Epsilon to provide interest-based advertising that can recognize which of your devices are linked by using technology, including cookies and your IP address. We may share information collected by us with Epsilon in accordance with this Notice in order for Epsilon to provide such services and products. Please visit the

[Epsilon website](#)

for more information about opting out of certain services, cross-device tracking or to unlink your devices. Note that Epsilon needs to install a cookie on your browser to identify that you have opted out. If you delete the opt-out cookie, or change devices or web browsers, you will need to opt out again.

[Opting Out of Online Behavioral Advertising \("OBA"\)](#)

Some of our ads on third-party websites feature an Advertising Options Icon, that when clicked, (i) describes the collection and uses of data gathered at the relevant third-party website and (ii) provides a way for you to opt out of data collection and use by the third parties listed for the purposes of OBA. If you choose to opt out, you may opt out by visiting

<https://optout.aboutads.info/?c=2&lang=EN>

or by clicking on the AdChoices icon in an advertisement and following the instructions. You may also opt out of receiving behavioral ads from many sites through the Network Advertising Initiative's (NAI)

[Opt-Out Tool](#)

or other tools provided by the publishing platform. Bear in mind that because cookies are stored by your browser, if you use different browsers on your computer, or multiple computers and devices that have browsers and you do not wish to have cookies collect information for OBA purposes, **you will need to opt out of OBA from each browser on each of the computers and devices that you use.** Please note that even if you opt out of OBA, you may still receive advertisements from us; they just won't be customized based on your web-browsing activities on third-party websites.

[Protecting Your Mobile and Online Banking](#)

When you bank online with us, 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 will protect your information by using those security standards which, at a minimum, meet those required of us by applicable federal and state law. We also require an I.D. and password to access your accounts. If you do not provide this information, we cannot establish an Online Banking service for you. You can also help maintain the security of your banking information by not sharing your I.D. or password with anyone, by changing your password regularly, and by remembering to sign off.

[Social Media](#)

We may from time to time use social media websites and applications (e.g., Facebook®, X®, YouTube® and LinkedIn®) to interact with you and to communicate information about us and about our products and services. We may collect information from our interactions with you on such social media websites and applications, and we may use the information for the purposes and uses described in this Notice. If we disclose any terms of use on specific social media pages that we manage, you also will be subject to those terms when you interact with those pages. The owners and operators of social media websites and applications may impose their own terms of use and privacy policies with respect to the use of their websites and applications. This Notice does not govern the use, handling, and treatment of content you may post on social media websites and applications by the owners and operators of those websites and applications. You should review the terms of use and privacy policies of any social media website or application that you use to make sure you understand your rights and obligations with regard to content that you post.

Medical Information

When you use a Site to apply for or to obtain or use our products and services, we will not ask you to provide any personal information that is personal health or medical information except as allowed or required by applicable law and as necessary to consider your application for or to provide such products and services. To the extent you provide any personal information that is personal health or medical information, we will not use or disclose such information except as allowed or required by applicable law, and we will protect such information as required by applicable law.

Security

To protect personal information, we apply administrative, technical, and physical security measures. These measures include computer safeguards and secured files and buildings. In the event we share information with third party service providers or joint marketers, we impose the terms and conditions regarding the use and disclosure of the information. We also require such parties to apply appropriate security measures to protect information. Unfortunately, no data transmission or storage system can be guaranteed to be absolutely secure, and we disclaim any representation or warranty that our information security systems or those of our service providers and joint marketers are absolutely invulnerable to breach or compromise.

Links to Other Websites

The information and disclosures contained in this Notice apply only to our Sites. If you link to a third party website from our Site, the third party website will not be governed by this Notice. We do not guarantee and are not responsible for the privacy or security of these third party websites, including the accuracy, completeness or reliability of their information. We recommend that you review the internet or online privacy notice for any third party website you visit, including any social media website or application.

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 visit

[HancockWhitney.com/contact-us](https://www.hancockwhitney.com/contact-us)

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We commit to responding to all requests in accordance with our legal obligations. We will ask you to verify your identity to help us respond efficiently to your request.

Children's Online Privacy Notice

We do not knowingly collect information on our Sites from persons we actually know are under 13 years old, and no part of our Sites are targeted toward any person under 13 years old. Parents can limit 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). To learn more about COPPA visit the Federal Trade Commission's web site (www.ftc.gov)

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Retention Period

We will retain your personal information for the period necessary to fulfill the purposes outlined in this Policy unless a longer retention period is required by law or regulation.

Changes to the Online Privacy Notice

From time to time, we may make changes to the Notice in order to accommodate new technologies, industry practices, regulatory requirements, or for other purposes. We encourage you to review this Notice periodically to ensure that you understand how we collect, use and share information through our Sites. If we do make changes to this Notice, we will let you know by posting the revised Notice with a new "Updated" date posted at the top of this Notice.

Any changes to this Notice will become effective when the revised Notice is posted on the Website, relevant Application or other Hancock Whitney Bank interface, as applicable. By continuing to use our Services following such changes, you are agreeing to accept the terms of the revised Notice.

Contact Us

If you have any questions or comments about this Notice or our privacy practices generally, we encourage you to contact our customer service department by calling 1-800-448-8812. Our menu will prompt you through your choices.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this Notice. When you are

no longer

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.

Visitors

Visitors having specific questions regarding any information may visit [HancockWhitney.com/contact-us](https://www.hancockwhitney.com/contact-us)

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Debit Card Management Via the Mobile App Addendum

Hancock Whitney's Debit Card Management tool ("Card Management"), powered by Fiserv, is accessible via the Mobile App (the "App"). Your use of Card Management will be governed by the terms of this Addendum to the Mobile and Online Privacy Policy.

Card Management will help you control your debit card through the App by allowing you to:

- get real-time balances for your accounts
- manage your money
- view your transactions and statements
- receive alerts
- manage (debit) cards

In connection with Card Management, we may collect the following personal information from you:

a. Financial transaction information necessary to provide you with the Card Management tool, including account numbers, payment card expiration date, payment card identification, verification numbers and transaction payment history.

b. Information collected from other third parties in order to provide some of the Card Management services such as identity verification services and consumer reporting agencies, including credit bureaus.

c. Information collected via technology that Fiserv and its service providers may automatically log about you, your computer or mobile device, and your interaction over time with the Card

Management tool, our communications and other online services that include the following:

- Device data, such as your computer's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (i.e., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (i.e., WiFi, LTE, 3G), and general location information such as city, state, or geographic area.
- Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the Card Management service, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
- Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping Fiserv understand user activity and patterns. For more information, please refer to the "Cookies" section in this Online Policy.
- Local storage technologies, like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
- Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.

Location Information

If you have enabled location services on your phone and agree to the collection of your location when prompted by the Card Management tool, then location data is collected when the Card Management tool is used even when the App is closed or not in use; for example, to provide fraud detection services. If you do not want this information collected, you may disable fraud detection services. If you do not want this information collected, you may decline the collection of your location when prompted or adjust the location services settings on your mobile device.

(I) For Card Management, we may use personal information collected from Card Management to your requests as submitted through the App. In connection with the App, your personal information is used in the following ways:

- facilitate the creation of, and secure and maintain your account;
- identify you as a legitimate user in our system;
- provide improved services when using Card Management;
- improve the quality of experience when you interact with Card Management;
- send you administrative e-mail notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to Card Management.

In terms of compliance and protection, we may also use your personal information collected via the App to:

- comply with applicable laws, lawful requests and legal processes, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit internal processes for compliance with legal and contractual requirements and internal policies;
- enforce the terms and conditions that govern Card Management; and

- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

The App may create de-identified information records from personal information by excluding certain information, i.e., your name that makes the information identifiable to you. We may use this information in a form that does not personally identify you to analyze request patterns to enhance products and services. Fiserv reserves the right to use and disclose non-identifiable information to third parties in its discretion.

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