

**Peoples First Community Bank
is now
Hancock Bank**

Customer

Frequently Asked Questions

Updated January 11, 2010
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GENERAL INFORMATION

Who is Hancock Bank?

Founded on October 10, 1899, on core values of *Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, & Personal Responsibility*, Hancock Bank was established during a national recession to facilitate commerce and opportunity for people managing growing regional prosperity. Since then, Hancock has weathered literal and figurative storms – recessions, the Depression, wars, social change, natural and man-made disasters, and a new century – to ensure customers have a safe place to deposit their money.

Today, Hancock Bank operates more than 180 banking and financial services offices and 130-plus ATMs in Florida, southern Alabama, South Mississippi, and south central Louisiana, including corporate trust offices in Gulfport, MS, Baton Rouge, New Orleans, and Orlando. Hancock Bank subsidiaries include Hancock Investment Services, Inc., Hancock Insurance Agency (est. 1902), and Harrison Finance Company. E-banking is available at www.hancockbank.com.

Hancock Bank endorses a conservative business philosophy, strong capitalization, proactive risk management, and team management strategy that has sustained the company through some of America's most challenging and most promising periods. Bank Director magazine has recognized Hancock Bank as one of the nation's Top 10 Best Banks for two years in a row. Additionally, Forbes.com listed Hancock among the Top 100 Most Trustworthy Companies. In fall 2009, BauerFinancial, Inc., a leading independent bank rating and analysis firm, rated Hancock Bank as one of America's strongest, safest financial institutions for the 20th consecutive year.

Who is Hancock Holding Company?

Established in 1984, Hancock Holding Company is the publically traded parent company of Hancock Bank (Mississippi and Florida), Hancock Bank of Alabama, and Hancock Bank of Louisiana. Listed on NASDAQ under the symbol HBHC, Hancock Holding Company is a financial services company offering a full range of financial management solutions – traditional banking, e-banking, mortgage services, trust services, investments, private banking, and wealth management – through branches and subsidiary offices along a central Gulf South corridor from almost the Texas border to Tallahassee.

What is the name of my new bank?

The name of your bank is now Hancock Bank, visit [HancockBank.com](http:// HancockBank.com) or your local branch to learn more. While the name is new to you, Hancock is 110 years strong, born, raised, and committed to creating commerce and opportunity through the vital Gulf South region we all call home

INFORMATION ABOUT FDIC COVERAGE

Will my FDIC coverage continue?

Yes, up to the standard FDIC limits.

- The FDIC Standard Maximum Deposit Insurance Amount has been increased to \$250,000 per depositor per insured financial institution through December 31, 2013.

Hancock Bank participates in the FDIC's Temporary Liquidity Guarantee Program which provides an unlimited FDIC guarantee on funds deposited in non interest-bearing accounts thru Dec.31, 2009.

What if I have deposit accounts at both Peoples First and Hancock Bank? How does this acquisition affect my deposit insurance coverage?

Customers who have deposits in HBFL and PFCB which, when combined, exceed the \$250,000 limit, will have six months of full coverage before the cap returns to \$250,000.

HOW DO I “CLAIM MY DEPOSIT” AS REQUIRED BY THE FDIC?

There are several ways to “claim your deposit” as listed below. Remember once you claim any one of your deposit accounts with the convenient “business as usual” practices below then all deposits held in your name are considered claimed. Hancock Bank will also monitor the status of your claim to insure you have met the requirements. We want the privilege of serving you and will be sure to keep you posted if you haven’t met the requirements below before the June 18, 2011 deadline.

- Making a deposit to or withdrawal from their account.
This includes writing a check, making an ATM deposit or withdrawal, or having an automated direct deposit credited to or an automated withdrawal debited from any account.

For instance, if you have made a regular or direct deposit or written a check on your checking account since December 18, 2009 you have “claimed” your deposit. All other accounts owned by you are also considered claimed as a result.

- Executing a new signature card on your account(s)
- Entering into a new deposit agreement with Hancock Bank
- Changing ownership on account(s), or renewing or renegotiating the terms of a certificate of deposit account.
- Providing Hancock Bank with a completed change of address form.
- Writing to Hancock Bank or using the Claiming Your Deposit form

For your convenience a “Claiming Your Deposit” form has been posted to both the Peoples First and the Hancock Bank websites. There are also copies of this form available at your local branch where our staff will be glad to assist you.

INFORMATION ABOUT BRANCHES and ATM's

Will my branch hours change?

No. Your local branch hours will not change.

Can I bank at any Hancock Bank location now?

Banking Offices:

Not at the present time.

For your current Peoples First account(s), continue to manage your accounts as you do today, at your usual convenient Peoples First location, through your Peoples First online banking, or by calling your local branch or our convenient telebanking center at 1-800-624-9699.

Once account conversion has occurred, and we are on common systems you may bank at any one of Hancock Bank’s over 180 offices throughout the Gulf South.

ATM's:

Effective Monday, December 21, 2009, you can use any Hancock Bank ATM without incurring any access fees*. Please use the "Locate Us" feature on our website at hancockbank.com to find the Hancock Bank ATM nearest you.

(Note: Off premise ATM's, not located on Hancock Bank property, will charge ATM access fees.)

INFORMATION ABOUT YOUR CHECKING, MONEY MARKET AND SAVINGS ACCOUNTS**Will my deposit account number change?**

Not at the present time. It's business as usual.

More information will be provided once an account conversion date has been determined.

Can I continue to use my current supply of checks and deposit slips?

Yes. More information will be provided once an account conversion date has been determined.

Will I continue to receive direct deposit of my governmental or payroll check(s)?**What about pre-authorized electronic payments (loans, utility payments, etc.)?**

Your service will continue without interruption.

Will the date that I receive my deposit account statement change?

Not at the present time.

More information will be provided once an account conversion date has been determined.

Will there be any changes to my account?

Not at the present time.

In the near future, a system conversion will occur at which point your account type and/or number may change. However, you will receive advance notice with updated information prior to the account conversion date. In the event that your account number changes, Hancock Bank will provide new checks and deposit tickets free of charge and assist you with transfer of any direct deposits or debits to your account for your convenience.

When referring to the "account conversion date", what do you mean?

Account conversion date refers to the date when your present account(s) with People's First will be converted to a similar account at Hancock Bank.

Throughout this transition, our goal is insure your complete satisfaction as a valued customer. During conversion, every effort will be made to convert your present account to a Hancock account with similar features and benefits. More information will be forthcoming within the next 90 days.

When is the "Account Conversion Date?"

Diligent effort will be made to have account conversion occur as soon as feasibly possible. You will be provided ample notice once the account conversion date is determined.

INFORMATION ABOUT ONLINE BANKING, CASH MANAGEMENT, AND BILL PAY ACCESS TO MY ACCOUNT(S)

How do I access my online banking, bill payment, and/or cash management e-banking options?

Again its business as usual.

You will still log on to peoplesfirst.com until the system and account conversion occurs.

Be aware that when you do you may see a message that says Peoples First is now Hancock Bank on the home and online banking portals. Simply click on the appropriate online banking option to proceed to sign on and do business as usual.

You will receive notice in advance of the system conversion to allow for a smooth transition to Hancock Bank's convenient and secure online banking options.

WHO DO I CALL FOR ACCOUNT INFORMATION OR TO ANSWER QUESTIONS RELATED TO MY ACCOUNT?

Again it's business as usual. Use the same numbers you are accustomed to using - whether your local branch or the 1-800-624-9699. If you are using an automated system, your access or security code has not changed.

INFORMATION ABOUT YOUR ATM AND DEBIT CARD

Will my ATM card or Debit Card work?

Yes.

Will I have fee-free access to Hancock Bank ATMs?

Yes. Effective Monday, December 21st, you may use your current Peoples First ATM or debit card "fee free" at any of Hancock Bank's over 135 ATM locations throughout the Gulf South.

Will I have to change my PIN (personal identification number) for my ATM card or Debit Card?

No. Your current PIN is still active. More information about your card and PIN will be provided once an account conversion date is determined.

If I am enrolled in an automatic debit program with a vendor using my debit will my service continue uninterrupted with that vendor?

Yes. However, you may have to update your vendor once account conversion has occurred. More information will be provided once an account conversion date is determined.

INFORMATION ABOUT YOUR CREDIT CARDS

Can I continue to use my People's First MasterCard, or Visa Credit Card?

Yes. Subject to the same terms and conditions as outlined in your account agreement. More information will be available soon about the exciting new credit card options available through Hancock Bank.

If I am enrolled in an automatic payment or bill pay arrangement with a vendor using my credit card will my service continue uninterrupted with that vendor?

Yes. However, you may have to update your vendor once account conversion has occurred. More information will be provided once an account conversion date is determined.

INFORMATION ABOUT YOUR CDs AND IRAs

Will the Annual Percentage Yield (APY) on my CDs/IRAs change?

Your current APY and term will remain as is until maturity as outlined in your original agreement. If you have any questions regarding your CD or IRA, please contact the nearest branch.

INFORMATION ABOUT YOUR LOANS

Will my People's First loan account number or interest rate change?

No, your loan account number remains the same. The interest rate and terms are still subject to the original loan agreement as outlined in your People's First loan documents and disclosures.

How do I make payments on my People's First loan?

Same as before. It's business as usual. Please continue to make your regularly schedule loan payments as outlined in your original loan agreement.