

Hancock Bank \$5,000 Sweepstakes Official Rules (“Official Rules”)

NO PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR TO WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. ELIGIBILITY: The Hancock Bank \$5,000 Sweepstakes (“Sweepstakes”) is open to all legal United States residents of the States of AL, FL, LA & MS and who have reached the age of majority in their home state at the time of entry. Employees of Hancock Bank (“Sponsor”), its parent company, subsidiaries, affiliates, prize suppliers and advertising and promotion agencies, including Marden-Kane, Inc. (“Administrator”) and their immediate family members (spouse and parents, children and siblings, and their respective spouses regardless of where they live) and individuals living in the households of the above, whether related or not, are not eligible to enter or win a prize. Entrants, by participating in the Sweepstakes, agree to be bound by these Official Rules and the Sponsor’s decisions. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

2. HOW TO ENTER: The Sweepstakes begins on November 1, 2009 and ends on December 31, 2009 (“Promotional Period”). An eligible Hancock Bank consumer or small business Visa[®] Check Card (“Card”) cardholder in good standing automatically receives one (1) Sweepstakes entry for each eligible purchase he/she makes with his/her Card at any participating merchant location in the United States during the Promotional Period. Only eligible Visa purchases made with a Card that is not in default under the customer agreement for that account and issued by Hancock Bank and processed through Visa U.S.A. Inc.’s transaction-processing system during the Promotional Period, are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the Card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S.-dollar purchases, Interlink[®]-processed transactions, purchases authorized by entering a PIN (personal identification number), payment of late fees or over-limit fees, and Visa health and benefit cards are excluded from automatic entry. Visa cards or Card numbers that are unauthorized, stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry.

To enter without purchase or obligation, hand-print your name, address, city, state, zip, day and evening phone numbers and the words “\$5,000 Sweepstakes” on a 3"x 5" card, and mail in a stamped #10 envelope, hand printed, to: \$5,000 Sweepstakes”, P.O. Box 6005, Grand Rapids, MN 55745-6005. Enter as often as you wish, however, only one entry per stamped envelope will be accepted. All entries must be postmarked no later than December 31, 2009 and received by January 7, 2010. No mechanical reproductions permitted. All entries become the property of the Sponsor and will not be returned.

3. DRAWING: The potential winner will be selected on or about January 14, 2010 in a random drawing from among all eligible entries received (transactions and mail-in entries) under the direction of Marden-Kane, Inc., an independent judging organization whose decisions are final in all matters relating to the Sweepstakes. In the event a winning entry is a commercial Visa card account, the prize will be awarded to the

individual named on said commercial Visa card account and is subject to employer's policies regarding sweepstakes participation.

4. ESTIMATED ODDS OF WINNING: The estimated odds of winning is 1: 6,124,780. However, the actual odds of winning are dependent upon the total number of eligible entries received for the entire Promotional Period.

5. PRIZE: One (1) Grand Prize: \$5,000 Cash plus \$2,220 cash that may be used towards the payment of the taxes on the prize. The prize will be paid in the form of a check. No substitution or transfer of prize permitted except at the sole discretion of the Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, at its sole discretion. Winner is responsible for the payment of all taxes on the prize and for any other costs and expenses not specifically described above which are associated with the acceptance and use of a prize.

6. WINNER NOTIFICATION: The potential winner will be called on the telephone by the Administrator, the representative for Hancock Bank, on or about January 19, 2010. If the potential winner is not at home when he/she is called, the Administrator will leave a message for the potential winner to call back to either accept or decline the prize. If the Administrator does not receive a return call within 24 hrs from the time the call is placed to the potential winner to accept his/her prize, the prize will be forfeited and awarded to an alternate winner. When a potential winner accepts the prize, he/she will receive written confirmation via Federal Express ("FedEx"). The winner will be required to complete and sign an Affidavit of Eligibility/Liability/Release, and, where legal, a Publicity Release and IRS form W-9, all of which must be returned within seven (7) calendar days via FedEx. Sponsor will furnish a prepaid FedEx envelope. If the prize is won by an eligible individual who is not of the legal age of majority in the state of residence ("minor"), the required documents must be confirmed and signed by winner's parent or legal guardian. If the above documents are not received within the time period, or if the prize notification is undeliverable, or in the event of noncompliance with the Official Rules, the prize will be forfeited and awarded to an alternate potential winner. By entering the Sweepstakes, entrants, or, if minors, their parents or legal guardians, agree to the use by Sponsor and its designees of their names, cities and states of residence and photographs/likenesses for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification or permission, except where prohibited by law. Upon request, winners will consent to such in writing.

7. LIMITATION OF LIABILITY: By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless Sponsor, its parent company, subsidiaries, affiliates, prize suppliers and advertising and promotion agencies, including Marden-Kane, Inc. and each of their respective agents, representatives, officers, directors, shareholders and employees (collectively, "Releasees") from and against any injuries, losses, damages, claims, actions and any liability of any kind caused in whole or in part, directly or indirectly, from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of any prize (including any travel or travel-related activity thereto) that may be awarded. This Sweepstakes and these Official Rules shall be interpreted in accordance with the laws of the State of Louisiana without regard to its principles of conflicts of law. Jurisdiction and venue shall be solely within the State of Louisiana relating to the administration of the Sweepstakes. Releasees are not responsible for

technical, computer, mechanical, printing, typographical, human or other errors relating to or that may arise in connection with the Sweepstakes, including, without limitation, errors that may occur in the administration of the Sweepstakes, the announcement of the prizes or in any Sweepstakes-related materials; or for transactions, or mail that is lost, stolen, late, misdirected, damaged, incomplete, inaccurate, garbled, undelivered, delayed, illegible or postage-due or for applications, transactions, that fail to enter into the processing system, or are processed, reported or transmitted late or incorrectly or are lost for any reason including computer, paper transfer, human or other error. If in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise, corrupt, or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, the Sponsor in its sole discretion reserves the right to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing and award the prize using all eligible non-suspect entries received as of the termination date. As a condition of entering the Sweepstakes, participant agrees that: a.) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, and in no event shall participant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures.

8. WHO WON?: For the name of the winner, mail a self-addressed, stamped envelope to: Hancock Bank \$5,000 Sweepstakes winner, Box 704, Sayreville, NJ 08871-0704. Requests must be received no later than 1/15/10. The winner's name will be sent when the winner has been verified and notified.

9. Sponsor: Hancock Bank, P.O. Box 4019, Gulfport, MS 39502. Administrator: Marden-Kane, Inc., 36 Maple Place, Manhasset, NY 11030.

Opt-out: If you do not wish to receive future sweepstakes mailing from Hancock Bank, please send your name and address to us at: Hancock Bank \$5,000 Sweepstakes, P.O. Box 5000, Manhasset, NY 11030.