



# Preferred Visa® Platinum<sup>1</sup>

All Hancock Whitney Visa® Cards are issued by Hancock Whitney Bank.

|                                                                                                                   |                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR for Purchases)</b>                                                                 | <b>0.00%</b> introductory APR for 7 billing cycles following the opening of your account.<br>After that, your APR will be <b>11.50%</b> .<br>This APR will vary with the market based on the Prime Rate.                                                                                                                                |
| <b>APR for Balance Transfers</b>                                                                                  | <b>0.00%</b> introductory APR for 7 billing cycles following the opening of your account.<br>After that, your APR will be <b>11.50%</b> .<br>This APR will vary with the market based on the Prime Rate.                                                                                                                                |
| <b>APR for Cash Advances</b>                                                                                      | <b>30.24%</b><br>This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                                                                            |
| <b>Penalty APR and When It Applies</b>                                                                            | <b>None</b>                                                                                                                                                                                                                                                                                                                             |
| <b>Paying Interest</b>                                                                                            | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. We will begin charging interest on balance transfers on the posting date. |
| <b>Minimum Interest Charge</b>                                                                                    | <b>None</b>                                                                                                                                                                                                                                                                                                                             |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>                                         | <b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a></b>                                                                           |
| <b>Annual Fee</b>                                                                                                 | <b>None</b>                                                                                                                                                                                                                                                                                                                             |
| <b>Transaction Fees</b> <ul style="list-style-type: none"><li>▶ Balance Transfer</li><li>▶ Cash Advance</li></ul> | <b>3%</b> of the amount of each transfer.<br><b>5%</b> of the amount of each cash advance.                                                                                                                                                                                                                                              |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>▶ Late Payment</li><li>▶ Returned Payment</li></ul>     | Up to <b>\$25</b><br>Up to <b>\$25</b>                                                                                                                                                                                                                                                                                                  |

<sup>1</sup>One credit eligibility factor for the Preferred Visa® Platinum is that you must have \$350,000 in recurring annual household income (gross income on applicant's individual tax return or applicant's joint tax return if residing in a community property state, Texas or Louisiana) or \$1,000,000 in investable assets, excluding company-sponsored retirement accounts.

The information about the costs of the card described herein is accurate as of **1/30/24**. This information may have changed after that date. To find out what may have changed, please visit  [Hancock Whitney Bank](https://www.hancockwhitney.com/per-credit-card-terms) or call 800-448-8812.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." Refer to the corresponding account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Cash Advances:** We may make only part of your Credit Limit available for cash advances (known as Cash Credit Limit on your monthly billing statement). The Credit Limit and Cash Credit Limit are shown on your monthly billing statement. Daily and ATM cash limits may also apply.

## MILITARY LENDING ACT – ADDITIONAL DISCLOSURES FOR ACTIVE DUTY SERVICE MEMBERS AND DEPENDENTS:

The following additional disclosures apply to the Credit Card Account Agreement and your Account if one or more Cardmembers is a "covered borrower," as that term is defined in the Military Lending Act, 10 U.S.C. 987, and related regulations of the U.S. Dept. of Defense. Please read the following additional disclosures.

**Military Annual Percentage Rate:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit

to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Payment Obligation:** Generally, your minimum monthly payment under your account shall be rounded up to the nearest dollar and will be the greater of (i) \$10.00 or (ii) 2% of the New Balance on your billing statement, plus new interest, late payment and over limit fees. If applicable, your minimum payment due will also include any past due amounts and the amount by which the New Balance exceeds the approved credit limit(s) on the Account. If the New Balance is less than \$10.00, your minimum payment due will be the amount of the New Balance. Please refer to your Credit Card Account Agreement for more detailed information. Please call 800-448-8812 to receive an oral Statement of the Military Annual Percentage Rate and a description of your payment obligation.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Hancock Whitney Bank, Member FDIC, Equal Housing Lender. Normal credit criteria apply.

