

Nonprofit

Products & Services



Hancock Bank[®]

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Sharing your vision.

Thank you for the special role you play in making our community a better place. At Hancock Bank, we want you to know that it's our mission to help you reach yours. Since 1899, we've helped nonprofit organizations rally funds and manage resources to achieve the greatest impact on the lives they touch. We continue doing our part to serve the community, through volunteer work, monetary donations and an unwavering commitment to the businesses and the people we serve. We're here for you and are proud to walk with you every step of the way.

Responding to your needs.

Working for the greater good comes with a special set of challenges. Like the constant need for time. For volunteers. And of course, resources. Backed by the strength and convenience of access to over 110 locations across the Gulf South, Hancock Bank provides the service and stability you need in a long-term financial partner. We understand your unique challenges, and our dedicated team stands ready and committed to help you achieve success.

Checking with ease.



Welcome to the worry-free world of **Community Resource Checking**. This flexible, economical account is designed for small to medium-sized nonprofit organizations with regular transaction activity. If balance requirements are met, the low monthly fee is waived. With convenient, 24-hour access to your account balance and transaction history through free e-Banking and our HandyCall® telephone service, you have more time for your priorities—and your community.

Hancock Bank also offers **Community Resource Checking Plus**, an interest-bearing option that features competitive market rates. Like Community Resource Checking, the low monthly fee is waived when balance requirements are met.

Free Community Checking is available for simpler needs as well as institutional checking for larger volumes of checks and deposits. With more information about your business, we can help you decide which option is the right match for you.

Available to organizations described in Section 501(c)(3) through (13), and (19) of the Internal Revenue Code; political organizations described in Section 527 of the Internal Revenue Code; and homeowners and condominium owners associations described in Section 528 of the Internal Revenue Code, including housing cooperative associations that perform similar functions. By law, interest-bearing business checking accounts are available only to sole proprietorships, qualifying government agencies and nonprofit organizations.

Savings at every level.



At Hancock Bank, you'll find a selection of interest-earning alternatives to keep your organization—and cash flow—operating smoothly.

Business Savings*

The simplest interest-earner option for nonprofits is a Business Savings Account. There is no service fee when you keep a balance of just \$100, and because the money is liquid, the funds are easily accessible.

Business Relationship Rewards Money Market*

If you maintain an average balance greater than \$10,000, you'll be interested in our Relationship Rewards Account. Here you'll earn premium market rates at tiered levels according to your balance and enjoy up to six fund transfers at no charge.

Commercial Money Market*

A great choice for nonprofits of all sizes, large and small.
A secure money market account yielding high interest rates on your deposits.

Certificates of Deposit (CDs)

CDs are always available at maturity options matching your cash flow needs. You may also choose monthly, quarterly or annual interest payments.

**Federal banking regulations restrict the number of withdrawals and transfers that can be made on savings and money market accounts.*

Convenient payment options.



With Hancock Bank's Merchant Services, you can maximize your cash flow, streamline efficiencies and enhance your overall financial performance.

Merchant Card Services

Increase donations by giving donors multiple payment options.

Next-day funding

Quickly access your cash—processed transactions can be credited to your Hancock Bank deposit account as soon as the next business day.

Custom solutions and responsive service

Hancock Bank's merchant services are provided through First Data Merchant Services (FDMS), the country's leading merchant processing company. Let us customize a merchant services plan for your business, with 24/7 access to customer service from FDMS.

Financing your plans.



Every organization has different needs at different times. When it comes time to add on, grow or seize new opportunities, Hancock Bank has the right option to fit your project, plan or timeline with flexible terms and competitive interest rates.

Term Loans

Term loans let you leverage assets to finance long-term business needs.

- Finance major equipment, plant or building expansion, or any other project that requires long-term financing.
- Competitive terms, interest rates and fee structures.

Business Edition® MasterCard®

The Business Edition MasterCard is the most convenient way to make payments over time, allowing you to purchase the things your organization needs to operate without putting a strain on your day-to-day cash flow. With transactions detailed on your monthly statement and convenient online access to your account, the Business Edition MasterCard makes it easy to track spending, separate business expenses and manage your money on your terms. Plus, you save money with low, preferred rates, pay no annual fee and also have the chance to earn great rewards—all with the convenience, security and worldwide acceptance of MasterCard.

Normal credit criteria apply. Card issued by First Bankcard. No cost to enroll for Maximum Rewards®. Some redemption opportunities may be subject to fees

Protecting your organization.



We can help you identify and understand your risks, as well as protect your organization with the right coverage—not too much or too little—for the best rate possible.

We compare quotes for you

As an independent agency, Hancock Insurance Agency compares rates and options from many insurance companies.

Total coverage for your organization

Directors and Officers Liability – Covers damages or defense costs for directors and officers if they are sued for wrongful acts while serving your organization.

Property – Covers your building and the assets inside it, such as stock, furniture and supplies.

General Liability – Defends you against third-party lawsuits related to accidents on premises or resulting from your operations.

Workers' Compensation – Covers owners, officers and employees for any work-related injuries.

Commercial Auto – Covers the vehicles you own or lease for liability and physical damage.

Professional Liability – Protects you from liability caused by professional acts or omissions.

Hancock Insurance Agency offers Workers' Compensation Experience Modifier Reviews, loss run reviews and assistance in payroll audits to potentially lower your insurance costs. In addition, a Claims Manager works on your behalf to ensure that insurance companies handle your claims fairly.

Insurance Products:

Not Deposits of or Guaranteed by Bank or Affiliate of the Bank
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Not Insured by FDIC or any Government Agency
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Investing for the future.



Every day brings you one step closer to retirement. Hancock Bank can help you plan for your future, as well as the future of your organization and those who support it, with an array of wealth management services and strategies for short- and long-term goal planning. Our team of professionals can assist you with any questions you may have about the products available to you, including:

Personal Retirement

From 401(k)s to IRAs and Profit Sharing, let our investment professionals help you design the plan for your future.

Estate planning for you and your benefactors

Hancock Bank can help you implement strategies to minimize the impact of taxes on your wealth, enhance the growth of your assets and ensure they are passed on to your intended beneficiaries.

Investment Products:

Not Deposits of or Guaranteed by Bank or Affiliate of the Bank
Not Insured by FDIC or any Government Agency
May Go Down in Value

To learn more, or to put our nonprofit banking services to work for your organization, call, click or visit your nearest Hancock Bank branch today.

Customer Service


Alabama	1-866-744-8801
Florida	1-800-726-0920
Louisiana	1-800-256-4636
Mississippi	1-800-448-8812

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