No images? Click here

OFB BANCSHARES, INC.

Dear Fellow Shareholders:

This message provides an update on the pending acquisition of OFB Bancshares, Inc. (the "Company"), by Hancock Whitney Corporation ("Hancock").

On July 17, 2026, shareholders of the Company approved the Agreement and Plan of Merger and Hancock has received all required regulatory approvals. We plan to complete the merger on August 1, 2026.

Over the next week, PNC Bank (the paying agent selected by Hancock) will send an email with instructions to log in to their settlement portal, PNC Paid. The message should come from the email address pncpaidsupport@pnc.com.

You will need the following information to authenticate to PNC Paid:

- The email address the notice was sent to.
- Your Computershare holder number.
- The number of shares you hold in each Computershare account.
- The federal tax ID or Social Security number associated with the shares.

On July 9, Computershare mailed statements to all shareholders. If you previously requested electronic communications from Computershare, the statement should have arrived at the email address you registered at Computershare. This statement will provide you the holder number and the number of shares in each account. If you have not received a statement by July 24, please call

One Florida Bank at 844-529-8490 and select option 9.

Please note, the Computershare holder number looks like C000000####, but you should exclude all leading zeroes when you're asked for the number. For example, if you are holder C000000001, you should input C1 as your account number when prompted.

Finally, we value you as a client and have a special promotion for shareholders. For a limited time, One Florida Bank will be offering a 9-month Certificate of Deposit at 4.00% APY, with a minimum opening balance of $50,000 from new deposits. Offer will be valid from the legal acquisition date through September 30, 2026*. Please contact your banker to get started. If you do not currently bank with One Florida Bank, please call 844.529.8490 and our customer service representative will get you introduced to one of our bankers

Thank you for your support of OFB Bancshares, Inc., and One Florida Bank.

Rick Pullum
President
OFB Bancshares, Inc.

* Special Annual Percentage Yield (APY) is for new deposits to the bank and available from the legal acquisition date through September 30, 2026. Fees on account may reduce earnings. Interest will be compounded and credited to Certificate of Deposit accounts quarterly. If you close your account before interest is credited, you will not receive accrued interest. Early withdrawal penalty may be imposed