



Dear Valued Shareholder:

We are pleased to share that OFB Bancshares, Inc., the parent company of One Florida Bank, has entered into a merger agreement with Hancock Whitney Corporation providing for the merger of One Florida Bank with Hancock Whitney Bank. We believe joining our two companies—both with comparable cultures and similar core values—will further strengthen the full spectrum of financial choices and the superior service our clients expect and deserve.

As part of the merger approval process, OFB Bancshares, Inc., will hold a meeting to obtain shareholder approval of the merger. The meeting will be held in mid-July.

Proxy materials and voting instructions will be distributed in mid-June. We will provide further information on this process soon.

Details on the transaction can be found in the official press release and investor information package on Hancock Whitney Bank's Investor Relations page, located at the link below:

[Hancock Whitney to Acquire One Florida Bank | Hancock Whitney Corporation](#)

Randy O. Burden  
Chairman and CEO

Rick Pullum  
President

