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Dear Fellow Shareholder:

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

Hancock Whitney Corporation has selected PNC Bank as the paying agent to handle the settlement of the merger consideration. In the coming days, you should receive an email from PNC Bank 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

Your Computershare holder number (which looks like C000000####) is available on your proxy card or on statements you have received from Computershare. To assist you with this process, Computershare is mailing to all shareholders a current statement to the address on record with Computershare. This statement will provide you the account number and the number of shares in each account. The statements will be mailed on July 9 from Computershare. If you have not received a statement by July 24, please call One Florida Bank at 844-529-8490 and select option 9.

We are waiting for final regulatory approvals and are optimistic the acquisition will close in August. We will provide an update when the closing date has been determined.

As a reminder, the Special Meeting of Shareholders is being held on July 17, 2026, at 8:00 AM at the Country Club of Orlando. If you've not voted your shares, we encourage you to do so before the meeting.

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*. If you are interested, please call 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.

Share

Forward

One Florida Bank
33 W Pineloch Ave, Ste A
Orlando, FL 32806