



Hancock Whitney Associate Assistance Guidelines

The Hancock Whitney Associate Assistance Fund grants and scholarships provide qualified associates with personal needs during times of unexpected and unavoidable emergencies or disasters (qualified or unqualified) causing financial hardships. Common causes for assistance include medical emergencies, travel to care for an ailing family member, home repairs after a catastrophe, or funeral costs for an immediate family member. The grant should be the grantee's last resort and all other means of financial assistance should be exhausted. Associates may request up to the maximum amounts of assistance listed below depending on the type of emergency or disaster (all emergencies do not warrant maximum assistance).

The Process

1. **Thoroughly review the guidelines and determine if you qualify.**
2. **Complete the application.**
Incomplete applications are not considered.
3. **Collect and attach necessary documentation.**
Please submit proof of the qualifying incident and copies of bills or invoices for which you are requesting payment assistance.
4. **Submit the application to the Gulf Coast Community Foundation (GCCF).**
The GCCF is the non-profit agency responsible for receiving and approving all requests for assistance.
5. **Once received, GCCF will review your application for completeness.**
The staff will contact you if they need additional documentation or information.
6. **The GCCF will inform you of the approval or denial of your request.**
If approved, GCCF staff will contact you to discuss a plan of action.
7. **Once approved, GCCF will send payments directly to vendors.**
Payments are sent through U.S. mail directly to each vendor.
8. **GCCF will mail a letter to you listing all payments and the amount paid.**
The GCCF will send you a letter detailing the payment amount(s) sent to each vendor.

Eligibility

1. You must be a part-time or full-time current associate of a subsidiary of Hancock Whitney Corporation.
2. You must be employed by a subsidiary of Hancock Whitney Corporation for at least 90 days prior to this application.
3. A **qualifying incident** (see below) must have occurred within the past 90 days.

Your situation must apply to one of the four categories below:

Qualified Natural Disaster: Includes situations, such as widespread flooding, tornadoes, or hurricanes. The damage must be to the associate's primary residence. Rental properties (not occupied by the associate) or vacation homes do not qualify. There must be an uninsured loss of \$5,000 or more. The Fund cannot pay to repair other property, such as garages, storage buildings, lawn equipment or fencing and cannot pay to replace non-essential items, such as electronics or furnishings. *Photographs, insurance reports, or documentation through newspaper articles are required.*

Grant Payment: Up to 50 percent of uninsured loss, not to exceed \$5,000. Up to \$1,000 for living expenses, if needed.

**In the case of large scale, qualified disasters, or natural disasters where HWAAF receives 10 or more applications for one event, the board will convene to determine if different guidelines are required. If required, the board will determine these guidelines and communicate to GCCF.*

Non-Qualified Disasters: Includes damage to the associate's primary residence not attributable to a Qualified Natural Disaster. Examples include, but are not limited to fire, flooding, a bursting pipe, or other unavoidable major home damages. To qualify, there must be an uninsured loss of \$5,000 or more.

Grant Payment: Up to 50 percent of uninsured loss, not to exceed \$5,000.

Life-Threatening or Serious Illness or Injury: Includes the associate, spouse, and eligible dependent(s). The illness or injury to the associate, spouse, or other eligible dependent must be of such seriousness that it affects the ability to afford basic living needs or causes unforeseen financial resources (such as emergency travel funds). Elective medical procedures are excluded. The Fund is not a substitute for medical insurance, and will pay no more than 50 percent of total out-of-pocket or non-reimbursed medical expenses. In special circumstances, the GCCF has the authority to pay up to the typical grant amount. Associates do not automatically qualify for a grant when they, their spouse, or their dependents, are diagnosed with or suffer a life-threatening or serious illness or injury. There must be resulting financial need including an inability to pay for basic living expenses. *Doctor confirmation, medical documentation, or insurance will be required. Grant Payment: 50 percent of expenses up to a maximum of \$2,500.*

Funeral or Death Related Expenses: Includes the death of an associate, spouse, children or eligible dependents, parents, siblings, or other significant relationship. The loss of income or the cost of funeral expenses/medical bills must create a financial hardship or prevent an associate or their family from affording basic living expenses. The Fund can also be used to pay for travel to funerals or other funeral-related expenses. *A copy of the death certificate or of a published death notice/obituary will be required. **Grant Payment: A maximum of \$2,500.***

Grants

- 1. All grants are made directly to vendors as bill payments; assistance funds are not sent directly to applicants.** Provide the name, complete mailing address, due date, amount due, and account number (if applicable) for each payment. Also, include a bill, invoice, payment coupon, statement, or other proof of the amount owed for each payment requested.

If you rent, send either a copy of your lease or a letter from the property management company to verify residency and the amount of your rent. If you rent from a private individual (not a company); an additional form must be completed to meet IRS requirements. Call the GCCF to obtain this form or if you have questions. If you need assistance moving into new housing, provide a letter from the landlord stating how much is needed to move in (i.e., security deposit, first and last months' rent, etc.) and the planned date of occupancy.

- 2. Circumstances Specifically Excluded from Grant Awards:**

- Elective Medical Procedures
- Legal fees or expenses (for example: divorce, restraining orders, child custody, etc.).
- Child Support Payments
- Loans payments to friends or family members are not considered unless there is a legally binding loan agreement
- Credit card bills
- Non-essential utilities (cable, internet, phone, etc.)
- Grants to purchase gifts
- Grants to address financial shortfalls
- Typically, grants are not provided for insurance premiums or deductibles
- Luxury or vacation expenses, such as four-wheelers, RVs, boats, etc.
- Business related expenses
- Car payments or repairs
- Furniture, appliances, electronics
- Landscaping, fencing, carports

- Accumulated financial issues or credit card debt
- Damages due to negligence

Incomplete applications are not considered. If you have not received a response to your application within five (5) business days or if you require immediate attention (24-36 hours), please contact the Gulf Coast Community Foundation at (228) 897-4841.

Mail or fax completed and signed application with requested documentation to:

Gulf Coast Community Foundation
Hancock Whitney Associate Assistance Fund
11975 Seaway Road, Suite B-150
Gulfport, Mississippi 39503
Phone: (228) 897-4841
Fax: (228) 897-4843