

HancockInsights

Financial news and wealth strategies
for valued clients of Hancock Bank.



November 2013

Bored of the same old holiday trip? Check out these hot travel trends

The holidays are just around the corner. So if you're one of the 93 million Americans expected to hit the road this season,¹ it's time to start making travel plans. This year, instead of heading to grandma's house or fighting crowds at the usual destination, why not mix things up a bit?

Get inspired by one of the following hot trends in travel, and then get packing.

Follow Your Taste Buds

Do you dream of sampling the gourmet cheeses of France? Want to find the best dim sum China has to offer? How about the tastiest margarita in Mexico? For fans of the food tourism trend, no destination is too far-flung to enjoy a good meal or beverage.

Local cuisine plays a large role in cultural identity. Through its flavors, visitors get a true taste of a destination's unique history and personality. Even an establishment as seemingly American as McDonald's isn't immune to regional gastronomic influences: Its menu features gazpacho in Spain and aloo tikki in India.

Whether you're going for the fast food or the finest restaurant in town, the world is your maître d' when you travel for the love of food. Whet your appetite with this [list of the world's 20 best food cities](#) from *Food & Wine* magazine.

Enjoy the Great Outdoors — in Style

What do you get when you cross the concept of camping with the comfort of glamorous lodging? The answer is "glamping." In this upscale twist on a classic recreational pastime, travelers ditch their sleeping bags and flashlights in favor of 4-star amenities and top-notch service.

Glamping accommodations range from luxurious tents and cabins, to motor homes, tree houses and even igloos. They can be found all over the world, from America's national parks to exotic locales like Tanzania and the Australian Outback.

So if your idea of "roughing it" includes fine linens and room service, check out [glamping.com's full list of chic options](#).

Let Your Conscience Be Your Guide

More than just a vacation, an ecotourism trip promotes responsible travel that helps conserve the environment and improve the well-being of the local population.

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Banking in the Palm of Your Hand

No matter where in the world your holiday travel plans take you, you'll have quick and easy access to your Hancock Bank accounts with our mobile banking app for iPhone™ and Android.™

"You can schedule that bill payment*** you forgot about before leaving home, transfer funds between accounts to extend your stay and deposit checks anytime, from anywhere," explains Jana Manley, SVP Retail Delivery.

Don't have an iPhone or an Android? No problem! You can perform many of the same day-to-day transactions online or via text message.†

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Destinations typically lie off the beaten track in little-known — and often undisturbed — corners of the world, where ecology and cultural heritage are the main attractions.

An ecotourism itinerary could include a birding trek through a South American rainforest, a basket-weaving lesson in an African village or a visit to the souks (markets) of the Middle East to barter for indigenous souvenirs. Tour operators take great care to use public transportation, stay and eat in locally owned establishments and practice sustainability in regards to water, energy and waste.

Visit the [International Ecotourism Society's website](#) to learn more and find a trip on which you can make a difference as you make memories.

Ready to go?

Now that you've dared to dream big for your holiday getaway, a home equity line of credit (HELOC) from Hancock Bank can help it fit easily into your budget. This powerful financial tool offers a flexible way to finance vacations and other expenses — now and in the future. Benefits include:

- Little to no closing costs for lines of \$250,000 or less*
- Convenient access in person or by check
- Link to your Hancock Bank personal checking account for overdraft protection
- Potential tax advantages**

[Contact your Personal Relationship Banker](#) to get started.

Bon voyage!

NOT A DEPOSIT	NOT FDIC INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK
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1 "AAA 2012/2013 Year-End Holidays Travel Forecast," American Automobile Association, http://newsroom.aaa.com/wp-content/uploads/2012/12/YearEnd_2012_Forecast-report.pdf, accessed Sept. 17, 2013

Equal Housing Lender. Normal Credit Criteria Apply. Information subject to change without notice.

*The bank will pay most closing costs on loans of \$250,000 or less and up to \$500 in closing costs for lines over \$250,000. Closing costs typically range between \$261 and \$2,150. Waived closing costs exclude: AL-Mortgage Recording Tax; FL-Documentation Stamp Tax and Intangible Tax. If you voluntarily cancel your Home Equity Line of Credit within 12 months of opening, you will reimburse to us the closing costs that we have paid. In Mississippi, reimbursement is limited to 5% of the unpaid principal balance at prepayment.

**Consult your tax advisor.

Property Insurance Required.

***e-Pay is free for all e-Banking users whose primary e-Pay account has an active debit card and e-Statements. Otherwise, e-Pay is \$4.95 per month. e-Pay is free for MyAffinity, Treasury and Elite Checking customers.

†Check with your mobile provider regarding message and data rates that may apply. Bill payment and transfers are not available with Text Banking.

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