

# Your Guide to First Community Bank

2017 Cornerstone National Bank  
Merger Information

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*The things you need to know  
and do before October 20, 2017.*



First Community Bank



## Same team. New uniforms.

Okay, so we don't wear jerseys or play ball. But aside from that, the analogy fits. You see, the same hometown bankers you've come to know and trust will now be serving you as part of First Community Bank. And while the name and logo may be different, First Community's focus — on local businesses and the communities they serve — will be familiar to all Cornerstone customers.

We're thrilled to continue delivering the same personal service and local decision-making you've always relied on, as well as extend the following new opportunities.

- **Enhanced technology**
- **Expanded products like mortgage lending and financial planning**
- **Greater access to capital via our combined lending capacity**

Call (800) 829-6372 if you have any questions or stop by your nearest banking office.



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## Key Things You Should Know & Do

We are excited to have you as a customer and look forward to serving you. This guide provides information you will need during the transition to First Community Bank. Below are highlights from this guide that summarize critical information. Please refer to the remainder of the guide for details about products and services.

### When will the merger of First Community Bank and Cornerstone National Bank take place?

**Friday, October 20 – Monday, October 23, 2017**

To minimize disruptions to you, the conversion to the First Community Bank system will take place while the bank is closed for the weekend, from the close of business on Friday, October 20 through business opening on Monday, October 23.




The bank will remain open during normal banking hours.

### What banking services will be affected during the merger weekend?

The following services will be unavailable from 5 pm, Friday, October 20 through 9 am, Monday, October 23. While we've taken steps to ensure a smooth transition, minor interruptions to other services may occur.

- Online Banking\*
- Bill Pay (unavailable after 4pm)
- Mobile Banking
- Telephone Banking

*\*Cornerstone Online Banking will be available in inquiry-only mode during merger weekend.*

		
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**Will my account numbers change? Will I be issued new checks?**

Most account numbers will remain the same. No new checks or savings slips will be issued. If your account number will change, you will receive separate notification.

**Will I get a new debit card?**

Yes. You will receive a new debit card in mid-October.

**Will I be able to use my debit card during the merger weekend, October 20 through October 23?**

Yes. You will be able to use your existing Cornerstone National Bank debit card during the merger weekend. You will need to activate and begin using your new First Community Bank debit card as of Monday, October 23, 2017.

**Will my personal and financial information be secure?**

The security and privacy of your information is a top priority for both Cornerstone National Bank and First Community Bank. Our system provides enhanced security features to protect your information, and we've taken measures to ensure it is safe throughout the merger process.

**What should I do if I have questions or need assistance?**

If you have questions or concerns during normal business hours, contact your local banking office or call (800) 829-6372. Additionally, we will be available during the merger weekend, from 9 am through 5 pm, October 21 and October 22 at (800) 829-6372.

**We're here to help.**

**BE PREPARED:****Your Merger Checklist**

Our team is working hard to minimize inconveniences to you and interruptions to banking services during the merger of First Community Bank and Cornerstone National Bank. Here's what you can do to help.

**☐ Note the dates on your calendar.**

**The majority of merger activities will take place Friday, October 20 – Monday, October 23, 2017.**

Keep in mind — online banking, bill pay and mobile banking will be unavailable during this period. While unlikely, we may experience brief interruptions with other services.

**☐ Have multiple payment options available.**

While we anticipate no interruptions to our debit card or ATM services, we suggest having alternate payment methods on hand, just in case. You might consider having cash, checks or a credit card with you. Keep in mind, you can get cash back at many point-of-sale locations.

**☐ Download Cornerstone National Bank account transaction history in advance.**

Download transaction histories before Friday, October 20.



**We're here to help.**



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**THE DETAILS:**

# Specific Changes Regarding Products & Services

## 1. Deposit Services

We have made every effort to place you in an account similar to your current account type. To allow you time to become familiar with your new account, service charges will be waived through the first two statement cycles. If you feel a different type of account will better meet your needs, please contact us at your local banking office. All product changes are effective October 23, 2017.

### Personal Checking Accounts

If you have: Free Checking Value Checking  
Your new account will be: Free Checking

FREE CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$0
Monthly Maintenance Fee	\$0
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

If you have: Fifty Plus Checking  
Your new account will be: Heritage Account

HERITAGE ACCOUNT	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$0
Minimum to Earn Interest	\$500
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

If you have: Interest Checking  
Your new account will be: Personal Interest Checking

PERSONAL INTEREST CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$500
Link to Regular Savings w/Minimum Balance of	\$1000
Link to Premium Savings w/Minimum Balance of	\$2500
Minimum to Earn Interest	\$500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$9.50
Per Check/Debit Fee	\$0
ATM Debit Fee <i>(if minimum balance is not maintained)</i>	\$0.50

If you have: Cornerstone Club Checking  
Your new account will be: Premium Interest Checking

PREMIUM INTEREST CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$2500
Link to Regular Savings w/Minimum Balance of	\$2500
Link to Premium Savings w/Minimum Balance of	\$2500
Minimum to Earn Interest	\$2500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$15
Per Check/Debit Fee	\$0
ATM Debit Fee <i>(if minimum balance is not maintained)</i>	\$0.50

### Commercial Checking Accounts

If you have:

Small Business Checking

Your new account will be:

Small Business Checking

SMALL BUSINESS CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$0
Monthly Maintenance Fee	\$0
Number of Items Free <i>(debits/credits/deposited items — Combined)</i>	500
Per Item Fee <i>(after limit reached)</i>	\$0.30

If you have:

Business Interest Checking

Your new account will be:

Business Interest Checking

BUSINESS INTEREST CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$500
Minimum to Earn Interest	\$500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$9.50
Number of Debits & Credits Free <i>(combined)</i>	100
Per Check/Debit Fee <i>(after limit reached)</i>	\$0.30
Per Credit Fee <i>(after limit reached)</i>	\$0.30
Number of Deposited Items Free	150
Per Deposited Item Fee <i>(after limit reached)</i>	\$0.30

If you have:

Commercial Checking

Your new account will be:

Business Analysis Checking

BUSINESS ANALYSIS CHECKING	
Minimum to Open	\$0
Monthly Maintenance Fee*	\$10.95
Per Check/Debit Fee	\$0.18
Per Credit Fee	\$0.35
Per Deposited Item	\$0.10

\*Charges on this account may be offset by an earnings credit.

If you have:

IOLTA Checking

Your new account will be:

IOLTA Checking

IOLTA CHECKING	
Minimum to Open	\$0
Monthly Maintenance Fee	\$0
Minimum to Earn Interest*	\$0

\*Earnings credit remitted to SC Bar.

If you have:

Sweep Account

You will be contacted separately about this account conversion.



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**Personal Money Market Account**

*If you have:* Money Market Checking      *Your new account will be:* Money Market Select

MONEY MARKET SELECT	
Minimum to Open	\$1000
Minimum to Avoid Monthly Maintenance Fee	\$1000
Minimum to Earn Interest	\$1000
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$7.50
Monthly Withdrawal/Transfer Limit	6
Per Excess Withdrawal/Transfer Fee <i>(after limit reached)</i>	\$5.00

**Commercial Money Market Account**

*If you have:* Money Market Commercial Account      *Your new account will be:* Business Money Market Select

BUSINESS MONEY MARKET SELECT	
Minimum to Open	\$1000
Minimum to Avoid Monthly Maintenance Fee	\$1000
Minimum to Earn Interest	\$1000
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$7.50
Monthly Withdrawal/Transfer Limit	6
Per Excess Withdrawal/Transfer Fee <i>(after limit reached)</i>	\$5.00

**Personal Savings Accounts**

*If you have:* Statement Savings      *Your new account will be:* Regular Savings

REGULAR SAVINGS	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$100
Minimum to Earn Interest	\$100
Monthly Maintenance Fee	\$2.00
Monthly Withdrawal Limit	2
Per Excess Withdrawal Fee <i>(after limit reached)</i>	\$2.00
ATM Debit Fee <i>(Monthly withdrawal limits still apply.)</i>	\$0

*If you have:* Bonus Rate Savings      *Your new account will be:* Premium Savings

PREMIUM SAVINGS	
Minimum to Open	\$2500
Minimum to Avoid Monthly Maintenance Fee	\$2500
Minimum to Earn Interest	\$100
Monthly Maintenance Fee	\$5.00
Monthly Withdrawal Limit	2
Per Excess Withdrawal Fee <i>(after limit reached)</i>	\$5.00
ATM Debit Fee <i>(Monthly withdrawal limits still apply.)</i>	\$0

If you have:  
Health Savings Account

Your new account will be:  
Health Savings Account

HEALTH SAVINGS ACCOUNT	
Minimum to Open	\$100
Minimum to Avoid Monthly Maintenance Fee	\$500
Linked to Single Account w/Minimum Balance of	\$10,000
Minimum to Earn Interest	\$0.01
Monthly Maintenance Fee	\$5.00
Per Check Fee (after limit reached)	\$0
ATM Debit Fee	\$0

**Business Savings Accounts**

If you have:  
Business Statement Savings

Your new account will be:  
Business Savings

BUSINESS SAVINGS	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$100
Minimum to Earn Interest	\$100
Monthly Maintenance Fee (if minimum balance is not maintained)	\$2.00
Monthly Withdrawal Limit	2
Per Excess Withdrawal Fee (after limit reached)	\$2.00
ATM Debit Fee (Monthly withdrawal limits still apply.)	\$0

If you have:  
Bonus Rate Savings

Your new account will be:  
Business Premium Savings

BUSINESS PREMIUM SAVINGS	
Minimum to Open	\$2500
Minimum to Avoid Monthly Maintenance Fee	\$2500
Minimum to Earn Interest	\$100
Monthly Maintenance Fee (if minimum balance is not maintained)	\$5.00
Monthly Withdrawal Limit	2
Per Excess Withdrawal Fee (after limit reached)	\$5.00
ATM Debit Fee (Monthly withdrawal limits still apply.)	\$0

**Certificates of Deposit**

If you currently have a certificate of deposit, the terms of your account will not change until maturity. Additional information including terms and conditions will be included with your renewal notice for each certificate of deposit. If you currently have a variable-rate certificate of deposit, your account will convert to a fixed rate at renewal. Compounding will be annually or at maturity for all certificates of deposit beginning with first renewal.

**Individual Retirement Accounts**

If you currently have an individual retirement account, the terms of your account will not change until maturity. Additional information including terms and conditions will be included with your renewal notice for each IRA.

**Account Numbers**

The account number for most checking, savings, certificate of deposit and IRA accounts will NOT change. There are a small number of accounts that will need to be assigned a new account number. Those account holders will receive additional information, including the new account number, in a separate mailing.



### Check Orders/Savings Kits

You can continue to use your existing supply of Cornerstone National Bank checks and savings deposit/withdrawal slips. Accounts assigned a new account number will receive an order of checks with the new account number prior to the merger.

### ATM/Debit Cards

You will receive your new MasterCard ATM/debit card in mid-October, and it will have a new card number. **You will need to activate your new First Community Bank ATM/debit card prior to use.** Activation instructions will be included with the card. You may activate your new ATM/debit card beginning October 23, 2017. You will select your new personal identification number (PIN) during the activation process. **If you have used your current ATM/debit card to establish automatic debits against your checking account, you will need to provide your new number to the originator of the debit transaction(s) and let them know this is for debits initiated after October 20, 2017.**

*Your existing Cornerstone National Bank ATM/debit card can be used until 3 am on Monday October 23, 2017. After this time, please activate and begin using your new First Community Bank ATM/debit card.*

### Posting Order of Transactions

The posting order of items presented for payment will generally be paid in the following order:

1. Checks or other debits processed in First Community Bank banking offices paid in check number order.
2. ATM and debit card transactions paid lowest amount to highest amount.
3. Internet banking transactions, telephone banking transactions and transactions initiated by a telephone call to a First Community Bank banking office paid lowest amount to highest amount.
4. ACH transactions — This includes drafts against your account and checks that have been processed as an electronic check paid in check number order. Items presented without a check number will be processed first and paid lowest amount to highest amount.

5. Transit checks, a paper check or an image of a paper check presented for payment through the Federal Reserve Bank paid in check number order. Items presented without a check number will be processed first and paid lowest amount to highest amount.

We reserve the right to pay the withdrawals you make from your account regardless of the method of withdrawal in any order we determine.

In the event of insufficient funds to pay your checks, we may return your checks and charge you a fee. We may choose to create an overdraft by paying the check or permitting the transaction. There will be a fee of \$35.00, regardless of whether the check is returned or paid.

### Statement Cycles

In conjunction with the merger, all deposit accounts (including e-statement customers) will receive a paper statement as of October 20, 2017. This will be your final statement from Cornerstone National Bank. No fees will be assessed with this special statement cycle. *(Excludes Money Service Business [MSB] accounts.)*

Future checking and money market account statements will be sent at month end.\*

All savings account statements will be issued at the end of each calendar quarter.\* If there is ATM/debit card or ACH activity on the account, a monthly statement will be issued at month end.\*

CD and IRA accounts will receive a notice at maturity. A 10-day grace period is allowed on all CDs prior to automatic renewal. During this grace period, you may change the terms of your CD without penalty.

IRA accounts will receive a summary in 2017. A detailed transaction statement will be provided annually beginning for year 2018.

*\*If the regular statement date is a non-business day, statements will be issued on the last business day prior to the regular statement date.*

### Electronic/Automated Transactions

All Automated Clearing House (ACH) transactions to or from your account will continue uninterrupted. **No action is necessary on your part.** ACH transactions include direct deposit (i.e. your pay check or social security benefits) and drafts (ex. insurance premiums or payments).

### Wire Transfers

For any incoming wire transfers, please notify the sender to begin using the following information:

**Credit:** First Community Bank

**Routing number:** 053202208

**Further credit to:** Your name and account number

### Overdraft Protection (Check Reserve)

If you currently have an overdraft line of credit (Ready Cash Reserve) attached to your checking account, this will convert to Check Reserve and will continue with the same line amount. The minimum repayment on overdraft lines of credit is 5% of outstanding balance or \$25, whichever is greater. Advances are made in \$100 increments. If no payment is made, the minimum payment will be drafted from your account 20 days after the statement date.

### Tax Reporting

1099s for 2017 will be provided by First Community Bank in January of 2018.

### FDIC Insurance Coverage

Deposits at First Community Bank are insured by the FDIC. During the first six months after the merger of First Community Bank and Cornerstone National Bank, your deposits will continue to be separately insured. Certificate of deposit or IRA balances at each institution will remain separately insured until the earliest maturity date after the first six months.

### Interest Rates

The interest rate on variable-rate deposit accounts will convert to First Community Bank interest rates at merger. The interest rates on certificates of deposit and individual retirement accounts will continue through the term of the account. At maturity, interest rates on CDs and IRAs will adjust based on current market conditions. A current interest rate sheet, which includes corresponding annual percentage yields, is included with this booklet for your reference.

### Interest Information Which May Apply to Your Checking, Savings or Money Market Account

**Rate:** The interest rate and annual percentage yield on your account are variable and may change at any time.

**Compounding and Crediting:** Interest will be compounded and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest.

**Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. If you deposit non-cash items, such as checks, interest begins to accrue on those non-cash items on the banking day they are deposited.



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to help.



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## 2. Loan Services

### Loan Account Information

The terms and conditions on loans and lines of credit will remain the same.

### Loan Payments

Only overdraft lines of credit (Check Reserve, formerly known as Ready Cash Reserve) will be affected. Check Reserve billing statements will now be combined with checking account statements. Payments will continue to be due 20 days after the statement date which will be at month end. Payment due dates for all other loan types will not change. Loan payments can be made at our banking offices, by mail or online. If your loan payment is made by draft, this service will continue uninterrupted. We will send loan billing notices for future loan payments 15 days prior to the payment due date. If you have a payment coupon book, you may continue to pay using the coupons, if you prefer.

Payments on loans are applied in the following order: interest, principal, fees.

### Account Numbers

Loan account numbers will not change.

### Loan Statements/Line of Credit Checks

You will continue to receive loan statements on the same periodic basis. You can continue to use your existing line of credit checks. Check Reserve (formerly Ready Cash Reserve) will now be combined with the month-end checking statement.

### Statement Cycles

Home equity statements will continue to be issued on the 5th of the month with payments due on the 25th of the month.\*

Check Reserve (formerly Ready Cash Reserve) statements will have a shortened billing cycle ending on October 31, 2017, with a payment due date of November 20, 2017. The amount due will be interest from October 15, 2017, to October 31, 2017, plus 5% of the outstanding balance. The next billing statement with a due date of December 20, 2017, will be a full cycle of interest accrued from November 1, 2017, to November 30, 2017, plus 5% of the outstanding balance. Note, there is a \$25 minimum payment.

*\*If the regular statement date is a non-business day, statements will be issued on the last business day prior to the regular statement date.*

### Tax Reporting

1098s for 2017 will be provided by First Community Bank in January 2018.

### Credit Cards

Customers who currently have a Cornerstone National Bank credit card will continue this service uninterrupted.

### Merchant Services

Merchants who currently process credit and debit cards through a merchant service provider will continue using this service uninterrupted.

### Loan Products

First Community Bank offers a full range of loan products and services including the following:

- Complete line of commercial loan offerings customized for each business client
- Residential mortgage and construction loans
- Consumer loans

### 3. Other Services

#### Website

Visit our website at [www.firstcommunitysc.com](http://www.firstcommunitysc.com) for more information about First Community Bank. Included on our website is information on our products and services, locations and much more.

#### Online Banking

Beginning October 23, 2017, you will be able to access your accounts through First Community Bank's Online Banking system. Online banking provides you with the ability to check account balances, review transaction histories and transfer funds, and is available for personal and business customers.

Current Cornerstone National Bank Online Banking customers will need to enroll in First Community Bank Online Banking. To begin using our online banking service, go to First Community Bank's website at [www.firstcommunitysc.com](http://www.firstcommunitysc.com) on or after October 23, 2017, and select the online banking icon. From there select the personal or business option, click "sign up" and complete the information to set up your online banking access. Personal online banking may be used by consumers or businesses needing basic online banking services. Businesses needing an enhanced online banking product with ACH or wire capabilities, or the ability to set different user access levels, should select the business option.

Cornerstone Online Banking will be available in inquiry-only mode the weekend of October 20, 2017. First Community Online Banking will be available to you beginning at 9 am, Monday, October 23, 2017.

#### E-Statements

If you currently receive or wish to receive your statements and notices electronically, please enroll in e-statements through online banking.




#### Business Services

Cornerstone National Bank business customers using enhanced business services (including ACH, wire transfers and remote deposit capture) will be contacted by a First Community Bank Business Services Associate to assist with the enrollment process. First Community proudly offers enhanced online banking, bill pay and mobile banking for business customers who need heightened functionality from their electronic banking products. Call us at (803) 358-6945 and a First Community Bank Business Services Specialist can help find the products best suited to meet your business needs.

#### Bill Pay

Payments scheduled through Sunday, October 22 will be processed as usual. **Payments scheduled after October 22 will need to be re-established in First Community's Bill Pay system.** If you need assistance setting up payees in your First Community Bill Pay account, please call us at (803) 951-0540 or (800) 829-6372.

With your enrollment in First Community Bank's Online Banking service, **you will have access to bill pay free of charge for an unlimited number of transactions.** Bill Pay will remain a free service as long as you use this fast, convenient and secure method of paying your bills online. **If you are enrolled, but have not used the service for 30 days, a monthly fee of \$5.95 will be assessed for consumer bill pay, or \$9.95 for business bill pay.** Once you enroll in our online banking service, you may set up your new bill pay service.

 <p><b>We're here to help.</b></p>	 <p><b>CORNERSTONE</b> (864) 306-1444</p>	 <p><b>MERGER WEEKEND SUPPORT</b> Oct 21 &amp; 22, 9 am - 5 pm (800) 829-6372</p>
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### Telephone Banking

The local telephone number to access telephone banking will remain (864) 306-6244. The new toll-free telephone number for long distance access to telephone banking is (888) 951-2265. The first time you access First Community Bank's telephone banking, your 12-digit telephone banking Logon ID will be the eight-digit birthday plus the last four digits of the Social Security number associated with the account holder. If you would like to request a different Logon ID, please call us at (803) 951-2265 or (800) 829-6372 after October 23, 2017.

Your temporary telephone banking personal identification number (PIN) will be the last four digits of the Social Security number associated with the account holder. You will be prompted to change it to one of your choice the first time you use telephone banking.

This service will begin tracking your account activity as of October 23, 2017. To obtain historical account information, please contact your local banking office.

This service will be available beginning at 9 am, October 23, 2017.

### Mobile Banking - Consumer and Business

Mobile banking is available for consumers and businesses. Once you are enrolled in First Community Bank Online Banking, the First Community mobile app can be downloaded to your phone or tablet. Your mobile banking service should match the online banking service in which you enrolled (personal or business).

Cornerstone Mobile Banking will be unavailable as of 5:30 pm, Friday, October 20. First Community's Mobile Banking will be available to you as of 9 am, Monday, October 23.

### Mobile Deposit - Coming Soon

This new service will allow you to deposit checks to your First Community Bank account using your mobile device. More information on this exciting new service will be provided as we prepare to launch this new service.

### People Pay

This person-to-person payment capability is available through First Community's online banking service. It's a fast, easy and secure way to transfer funds to anyone using their email address or mobile telephone number.

### Safe Deposit Boxes

Annual rental rates will convert to the following rates at the first annual renewal after October 23, 2017.

3 x 5	\$30
3 x 10	\$50
5 x 10	\$60
10 x 10	\$100
Lost Keys (1 key)	\$50
Drilling Fees	\$150
Late Payment Fees	\$5.00



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## 4. Miscellaneous Fees

### Miscellaneous Fees - Personal Accounts

Account activity printout	
Current activity/statement cycle.....	\$3.00 each
Prior statement cycles .....	\$5.00 each
ACH origination returns .....	\$5.00 each
ACH notifications of change.....	\$5.00 each
ATM usage fees .....	may be imposed by the owner of a non-First Community Bank ATM.
ATM/debit card replacement.....	\$5.00
Bill Pay inactivity fee after 30 days .....	\$5.95 per month
Bond redemptions .....	\$0.00
Check/withdrawal/deposit ticket orders .....	varies, depending on style selected and quantity desired
Closing account open less than 6 months.....	\$10.00
Collection fee for charged off accounts (Transworld) .....	\$12.50
Collection item	
Domestic - incoming and outgoing .....	\$15.00
Foreign .....	\$30.00 <i>plus any correspondent bank fees</i>
Confirmations/verifications .....	\$5.00
Counter checks (maximum of 5 encoded checks) .....	\$3.50
Deposit bags	
Lock.....	\$25.00
Zipper.....	\$5.00
Disposable .....	varies, depending on style and quantity
Deposited/cashed items returned.....	\$10.00
Redeposited items .....	\$5.00
Deposit correction.....	\$5.00
Gift card .....	\$3.00
NSF paid item .....	\$35.00 per item

NSF return item .....	\$35.00 per item
NSF loan payment .....	\$30.00 per item
Night depository.....	\$10.00 per month
Notary service .....	\$0.00
Official checks	
Customer .....	\$5.00
Non-customer .....	\$15.00
Online banking/e-statements .....	\$0.00
Overdraft fee (ODP) .....	\$35.00 per item
Photocopies .....	\$3.00
Research.....	\$30 per hour, one hour minimum
Savings account overdraft protection:	
Daily transfer.....	\$10.00 per transfer
Statement reconciliation .....	\$20.00 per hour
Stop payment .....	\$35.00 per item
Subpoena/summons processing .....	subject to government limits
Tax levy/garnishment.....	\$50.00
Telephone transfer (non-automated).....	\$5.00 per transfer
Telephone banking .....	\$0.00
Wire transfers	
Incoming.....	\$15.00
Outgoing.....	\$15.00
International.....	\$60.00



### Miscellaneous Fees - Business Accounts

Account activity printout	
Current activity/statement cycle.....	\$3.00 each
Prior statement cycles .....	\$5.00 each
ACH origination returns .....	\$5.00 each
ACH notifications of change.....	\$5.00 each
ATM usage fees .....	may be imposed by the owner of a non-First Community Bank ATM.
ATM/debit card replacement.....	\$5.00
Bill Pay inactivity fee after 30 days.....	\$9.95 per month
Bond redemptions.....	\$0.00
Check/withdrawal/deposit ticket orders .....	varies, depending on style selected and quantity desired
Closing account open less than 6 months.....	\$10.00
Collection fee for charged off accounts (Transworld) .....	\$12.50
Collection item	
Domestic - incoming and outgoing .....	\$15.00
Foreign .....	\$30.00 <i>plus any correspondent bank fees</i>
Coin and currency	
Charged through account analysis or service charge .....	\$ .10 per roll of coin \$ .50 per strap of currency
Confirmations/verifications .....	\$5.00
Counter checks (maximum of 5 encoded checks).....	\$3.50
Courier service	
Monthly (Mon.-Fri.) .....	\$30.00
Weekly (3 times) .....	\$20.00
On call (per pick up).....	\$5.00
Deposit correction.....	\$5.00
Deposit bags	
Lock.....	\$25.00
Zipper.....	\$5.00
Disposable .....	varies, depending on style and quantity

Deposited/cashed items returned.....	\$10.00
Redeposited items .....	\$5.00
Gift cards .....	\$3.00
Merchant MasterCard/Visa setup .....	See banking office for more information.
Money Services Business .....	See banking office for more information.
NSF paid item .....	\$35.00 per item
NSF return item.....	\$35.00 per item
NSF loan payment.....	\$30.00 per item
Night depository.....	\$10.00 per month
Notary service.....	\$0.00
Official checks	
Customer .....	\$5.00
Non-customer.....	\$15.00
Online banking	
Consumer .....	\$0.00
Business.....	\$19.95
Overdraft fee (ODP).....	\$35.00 per item
Photocopies ( <i>per page</i> ).....	\$3.00
Research.....	\$30 per hour, <i>one hour minimum</i>
Savings account overdraft protection:	
Daily transfer.....	\$10.00 per transfer
Statement reconciliation.....	\$20.00 per hour
Stop payment .....	\$35.00 per item
Subpoena/summons processing.....	subject to government limits
Tax levy/garnishment.....	\$50.00
Telephone transfer (non-automated).....	\$5.00 per transfer
Telephone banking.....	\$0.00
Wire transfers	
Incoming.....	\$15.00
Outgoing.....	\$15.00
International.....	\$60.00

# Banking Office Locations & Hours

The hours of operation for the current Cornerstone National Bank offices **will not change**. Following is a list of operating hours for each First Community Bank office:

## AIKEN

407 Silver Bluff Road, SW  
Aiken, SC 29803  
(803) 293-2400

### LOBBY HOURS

MON - FRI | 9:00 am - 5:00 pm

### DRIVE-THROUGH HOURS

MON - FRI | 8:30 am - 5:30 pm

## AUGUSTA

3638 Walton Way Extension  
Augusta, GA 30909  
(706) 396-2500

### LOBBY HOURS

MON - FRI | 9:00 am - 5:00 pm

### DRIVE-THROUGH HOURS

MON - FRI | 8:30 am - 5:30 pm

## BEREA

45 Farris Bridge Road  
Greenville, SC 29617  
(864) 294-9711

### LOBBY HOURS

MON - THURS | 9:00 am - 5:00 pm

FRIDAY | 9:00 am - 5:30 pm

### DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 5:30 pm

## BLYTHEWOOD

201 Main Street  
Blythewood, SC 29016  
(803) 726-6300

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## CAMDEN

631 West DeKalb Street  
Camden, SC 29020  
(803) 432-7575

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 6:00 pm

## CAYCE/WEST COLUMBIA

506 Meeting Street  
West Columbia, SC 29169  
(803) 791-8810

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## CHAPIN

127 Amick's Ferry Road  
Chapin, SC 29036  
(803) 345-5952

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## DOWNTOWN COLUMBIA

1213 Lady Street  
Columbia, SC 29201  
(803) 724-5900

### LOBBY HOURS

MON - THURS | 9:00 am - 5:00 pm

FRIDAY | 9:00 am - 6:00 pm

## EASLEY

1670 East Main Street  
Easley, SC 29640  
(803) 306-1444

### LOBBY HOURS

MON - THURS | 9:00 am - 5:00 pm

FRIDAY | 9:00 am - 5:30 pm

### DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 5:30 pm

## FOREST ACRES

4404 Forest Drive  
Columbia, SC 29206  
(803) 790-0100

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## GILBERT

4325 Augusta Highway  
Gilbert, SC 29054  
(803) 892-4400

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## GREENVILLE

### LOAN PRODUCTION OFFICE

105 E North Street  
Suite 201  
Greenville, SC 29601  
(800) 829-6372

## IRMO

1030 Lake Murray Boulevard  
Irmo, SC 29063  
(803) 781-3000

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## LEXINGTON

5455 Sunset Boulevard  
Lexington, SC 29072  
(803) 951-0555

### LOBBY HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

### DRIVE-THROUGH HOURS

MON - FRI | 7:30 am - 6:00 pm

## NEWBERRY

1735 Wilson Road  
Newberry, SC 29108  
(803) 321-3200

### LOBBY HOURS

MON - FRI | 9:00 am - 5:00 pm

### DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 6:00 pm

## NORTHEAST COLUMBIA

9822 Two Notch Road  
Columbia, SC 29223  
(803) 865-7475

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## POWDERSVILLE

11000 Anderson Road  
Piedmont, SC 29673  
(864) 331-2880

### LOBBY HOURS

MON - THURS | 9:00 am - 5:00 pm

FRIDAY | 9:00 am - 5:30 pm

### DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 5:30 pm

## PROSPERITY

101 North Wheeler Avenue  
Prosperity, SC 29127  
(803) 364-2008

### LOBBY HOURS

MON - FRI | 9:00 am - 5:00 pm

### DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:00 pm

FRIDAY | 8:30 am - 6:00 pm

## RED BANK

1449 Two Notch Road  
Lexington, SC 29073  
(803) 359-0022

### LOBBY + DRIVE-THROUGH HOURS

MON - THURS | 8:30 am - 5:30 pm

FRIDAY | 8:30 am - 6:00 pm

## ATM ONLY

### NEWBERRY

1502 College Street  
Newberry, SC 29108





## Download a PDF of this Guide

[www.firstcommunitysc.com](http://www.firstcommunitysc.com)

*If you have questions or need assistance, call  
your local banking office or (800) 829-6372.  
We are here and ready to help you.*



First Community Bank