

TRUTH IN SAVINGS

First Community Bank
5455 Sunset Boulevard
Lexington, South Carolina 29072
(803)951-2265
www.firstcommunitysc.com

Prestige Checking

ACCOUNT NUMBER		DEPOSIT AMOUNT

ELIGIBILITY REQUIREMENTS. This account is exclusively for individuals working for our existing commercial customers.

RATE INFORMATION. The interest rate on your account is ____ % with an annual percentage yield of ____ %.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

The minimum to open this account is \$0.00.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 12/31/2099. To obtain the current rate(s) and annual percentage yield information, please call (803)951-2265.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.