

**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.