

Detach the top portion and return with payment using the enclosed envelope.


**QUESTIONS? OR TO REPORT CARDS LOST OR STOLEN:**

Call Customer Service: 866-256-2273

Or Write Us at: FIRST BANK PO BOX 925 TROY NC 27371-0925

**ACCOUNT SUMMARY**

Statement Closing Date:		09/30/10
Previous Balance:		\$1,703.89
Payments:	-	\$2,350.81
Credits:	-	\$2.16
Purchases & Other Charges:	+	\$5,128.80
Cash Advances:	+	\$0.00
<b>Total FINANCE CHARGE:</b>	<b>+</b>	<b>\$40.39</b>
New Balance:	=	\$4,520.11

**ACCOUNT INFORMATION**

Minimum Payment Due:	\$135.00
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**CARDMEMBER NEWS**

NOTICE OF CHANGE IN TERMS AND CONDITIONS!  
 MASTERCARD/VISA CREDIT CARD ACCOUNT DISCLOSURE AND AGREEMENT  
 EFFECTIVE JANUARY 1, 2008 OR AS SOON AS POSSIBLE THEREAFTER,  
 YOUR CREDIT CARD ACCOUNT IS RENEWED AND MODIFIED AS FOLLOWS:  
 OVER-THE LIMIT FEE \$35.00, RETURNED CHECK FEE \$35.00  
 LATE PAYMENT FEE \$39.00

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	2461043L303RSHQTB	MARRIOTT HOTELS & RESORTS COLUMBIA SC MCC: 3509 MERCHANT ZIP: 29201 LODGING CHECK-IN DATE: 08/29/10	104.30 ✓
09/03	09/03	2403008L60001FBE3	Flying J Restaurant Latta SC MCC: 5812 MERCHANT ZIP:	264.62 ✓
09/08	09/08	2434129LQ78YL978Z	DOMINOS PIZZA #5647 843-610-7000 SC MCC: 5814 MERCHANT ZIP: 29536	173.00 ✓
09/09	09/09	2442733LQLYHSPYJ5	MCDONALD'S F31322 LAITA SC MCC: 5814 MERCHANT ZIP: 29565	52.36 ✓
09/10	09/10	2403008LF000195N1	Flying J Restaurant Latta SC MCC: 5812 MERCHANT ZIP:	176.00 ✓
09/10	09/10	2416407LEB7RXYAQ0	KFC #01008 07200108 DILLON SC MCC: 5814 MERCHANT ZIP:	211.11 ✓
09/10	09/10	2427074LD8YTFDNLA	KINGS PIZZA OF LATTI INC 843-7524370 SC MCC: 5812 MERCHANT ZIP: 29565	107.00 ✓
09/11	09/11	2469216LE00AFBLTY	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	283.12 ✓
09/13	09/13	2400175LG603P8XA3	SC LAW ENFORCEMENT 803-896-7216 SC MCC: 9399 MERCHANT ZIP: 29210	25.00 ✓
09/13	09/13	2400175LG603P8X78	SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Due Date: 10/26/10

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/13	09/13	2400175LG603P8X8T	MCC: 9399 MERCHANT ZIP: 29210 SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
09/13	09/13	7431328LH11Y9FBL3	MCC: 9399 MERCHANT ZIP: 29210 INT*BACCALAUREATE ORG WORKSHOPS.IBO GB	675.00 ✓
09/13	09/13	7431328LH11Y9FBL3	MCC: 7399 MERCHANT ZIP: FOREIGN CURRENCY CONVERSION FEE	13.50 ✓
09/13	09/13	7431328LH11Y9FB29	INT*BACCALAUREATE ORG WORKSHOPS.IBO GB	675.00 ✓
09/13	09/13	7431328LH11Y9FB29	MCC: 7399 MERCHANT ZIP: FOREIGN CURRENCY CONVERSION FEE	13.50 ✓
09/14	09/14	2469216LH00RKMSBX	JWS*WILEY PUBLISHERS 800-758-9477 NJ	74.64 ✓
09/16	09/16	2469216LK0058VXP1	MCC: 5942 MERCHANT ZIP: 08875 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	14.85 ✓
09/16	09/16	2469216LK0078GH5T	MCC: 5942 MERCHANT ZIP: 98108 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	199.95 ✓
09/17	09/17	2442733LLLYHVJY65	MCC: 5942 MERCHANT ZIP: 98108 MCDONALD'S F31322 LAITA SC	74.25 ✓
09/21	09/21	2439900LREMQ6739A	MCC: 5814 MERCHANT ZIP: 29565 BEST BUY 00009944 888-237-8289 MN	978.43 ✓
09/22	09/22	2400175LT603P5V5L	MCC: 5732 MERCHANT ZIP: 55423 SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
09/22	09/22	7439900LTEMQ66YS1	MCC: 9399 MERCHANT ZIP: 29210 BEST BUY 00009944 RICHFIELD CREDIT	2.16 ✓
09/24	09/24	2403008LX00013QJX	MCC: 5969 MERCHANT ZIP: Flying J Restaurant Latta SC	175.78 ✓
09/24	09/24	2416407LVB7GJYHWH	MCC: 5812 MERCHANT ZIP: KFC #01008 07200108 DILLON SC	247.14 ✓
09/24	09/24	2432303LV610MYRAF	MCC: 5814 MERCHANT ZIP: SCRIPPS SPELLING BEE 513-977-3822 OH	99.00 ✓
09/24	09/24	2471705LW4E6QF7HV	MCC: 8299 MERCHANT ZIP: 45202 HAMPTON INNS COLUMBIA SC	175.38 ✓
09/25	09/25	2416407LXQP2G8YH0	MCC: 3665 MERCHANT ZIP: 29219 LODGING CHECK-IN DATE: 09/22/10	10.28 ✓
09/25	09/25	2416407LXQP2G8YKW	WILCO 941 00009415 AYNOR SC	64.00 ✓
09/26	09/26	2407280LYD8MXDVD7	MCC: 5542 MERCHANT ZIP: 29511 WILCO 941 00009415 AYNOR SC	153.82 ✓
09/27	09/27	7408108LYX2QTKDYG	MCC: 5541 MERCHANT ZIP: 29511 JO-ANN STORE #2172 COLUMBIA SC	12.77 ✓
09/29	09/29	2469216M0009L0YM7	MCC: 5949 MERCHANT ZIP: 29223 PAYMENT - THANK YOU	2,350.81 -
09/30	09/30		Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101 *FINANCE CHARGE*	40.39 ✓

FINANCE CHARGE SUMMARY

	AVERAGE DAILY BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING FINANCE CHARGES	FEES FINANCE CHARGES	CORRESPONDING ANNUAL PERCENTAGE RATE
PURCHASES	4,039.96	1.000%	40.39	0.00	12.00%
CASH ADVANCES	0.00	1.179%	0.00	0.00	14.15%

TOTAL \*FINANCE CHARGE\* 40.39

ANNUAL PERCENTAGE RATE 12.00%