

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



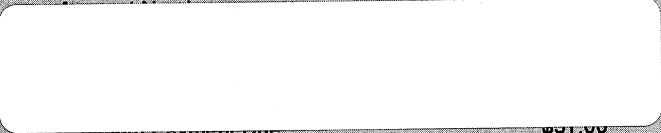
**QUESTIONS? OR TO REPORT CARDS LOST OR STOLEN:**

Call Customer Service: 866-256-2273  
Or Write Us at: FIRST BANK PO BOX 925 TROY NC 27371-0925

**ACCOUNT SUMMARY**

Statement Closing Date:		11/30/10
Previous Balance:		\$4,757.58
Payments:	-	\$5,199.46
Credits:	-	\$283.70
Purchases & Other Charges:	+	\$2,453.52
Cash Advances:	+	\$0.00
<b>Total FINANCE CHARGE:</b>	<b>+</b>	<b>\$0.00</b>
New Balance:	=	\$1,727.94

**ACCOUNT INFORMATION**



**CARDMEMBER NEWS**

TEMPORARILY, WE ARE DENYING CREDIT CARD AUTHORIZATION PRIVILEGES TO THE FOLLOWING COUNTRIES:  
AUSTRALIA, CHINA, HONG KONG, INDONESIA, JAPAN, NORTH KOREA, SOUTH KOREA, MALAYSIA, MOROCCO, PHILLIPPINES, SINGAPORE, TAIWAN, THAILAND, TURKEY, UKRAINE.  
IF YOU HAVE QUESTIONS, PLEASE CALL 1-866-256-2273.

**TRANSACTIONS**

<i>Trans Date</i>	<i>Post Date</i>	<i>Reference Number</i>	<i>Transaction Description</i>	<i>Amount</i>
10/31	11/01	2431605N1FYXJPQ0P	SHELL OIL 57542050802 DILLON SC MCC: 5542 MERCHANT ZIP: 29536	20.00 ✓
XHD 11/02	11/02	2425477N4D8NMDNGT	THELMAS FLOWERS AND GI PROSPERITY SC MCC: 5992 MERCHANT ZIP: 29127	71.64 ✓
11/04	11/04	2425477N5DGHHJ146	ALLENS CROWNS INC. 601-5831178 MS MCC: 5999 MERCHANT ZIP: 39401	48.45 ✓
11/05	11/05	2476501N5EYNQVP9D	LAMB'S PRODUCE & PLANT FLORENCE SC MCC: 5499 MERCHANT ZIP: 29501	225.00 ✓
11/06	11/06	2444500N7ESV5DYM1	RYANS #2188 COLUMBIA SC MCC: 5814 MERCHANT ZIP: 29223	141.66 ✓
11/06	11/06	2461043N7231XNK3J	SHERATON HOTEL MYRTLE BEACH SC MCC: 3503 MERCHANT ZIP: 29578 LODGING CHECK-IN DATE: 11/04/10	103.49 ✓
11/06	11/06	2461043N7231XNK4V	SHERATON HOTEL MYRTLE BEACH SC MCC: 3503 MERCHANT ZIP: 29578 LODGING CHECK-IN DATE: 11/04/10	137.55 ✓
11/06	11/06	2461043N7231XNK5D	SHERATON HOTEL MYRTLE BEACH SC MCC: 3503 MERCHANT ZIP: 29578 LODGING CHECK-IN DATE: 11/04/10	137.55 ✓
11/06	11/06	2461043N7231XNK5M	SHERATON HOTEL MYRTLE BEACH SC	137.55 ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Due Date: 12/26/10

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/10	11/10	2461043NA03RYZRGK	MCC: 3503 MERCHANT ZIP: 29578 LODGING CHECK-IN DATE: 11/04/10 MARRIOTT HILTONHEAD BCH&G HILTON HEAD SC	293.93 ✓
11/10	11/10	2461043NA03RYZRQ0	MCC: 3509 MERCHANT ZIP: 29929 LODGING CHECK-IN DATE: 11/07/10 MARRIOTT HILTONHEAD BCH&G HILTON HEAD SC	287.98 ✓
11/13	11/13	2439900NE40GP56N0	MCC: 5812 MERCHANT ZIP: RED LOBSTER US00007468 SUMTER SC	96.14 ✓
11/13	11/13	2442733NELM8PFW92	MCC: 5814 MERCHANT ZIP: 29150 MCDONALD'S F7745 SUMTER SC	23.41 ✓
11/16	11/16	2405522NG8B26A51X	MCC: 5462 MERCHANT ZIP: 29505 FREEMAN'S BAKERY FLORENCE SC	161.08 ✓
11/17	11/17	2400175NH60Z111AH	MCC: 5814 MERCHANT ZIP: HARDEES 3021 DILLON SC	97.40 ✓
11/19	11/19	2422369NKWGP8EJE8	MCC: 4121 MERCHANT ZIP: RESORT TRANSPORTATION SER ST PETE BEACH FL	130.00 ✓
11/20	11/20	2412254NLMHFQ044H	MCC: 5542 MERCHANT ZIP: 29325 PIK N GO BP CLINTON SC	75.02 ✓
11/20	11/20	7461043NM231WN6G4	MCC: 3503 MERCHANT ZIP: 29578 SHERATON HOTEL MYRTLE BEACH SC CREDIT	283.70 - ✓
11/22	11/22	2422443NP30VRTH05	MCC: 7011 MERCHANT ZIP: 33706 TRADEWINDS GRAND B ST. PETE BEAC FL	211.68 ✓
11/22	11/22	2471705NPMAX5WL71	LODGING CHECK-IN DATE: 11/21/10 HANCOCK FABRICS 1645 FLORENCE SC	53.99 ✓
11/22	11/22	7408108NNX2QVGEH6	MCC: 5949 MERCHANT ZIP: PAYMENT - THANK YOU	5,199.46 -

1-2

**FINANCE CHARGE SUMMARY**

	AVERAGE DAILY BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING FINANCE CHARGES	FEE FINANCE CHARGES	CORRESPONDING ANNUAL PERCENTAGE RATE
PURCHASES	0.00	1.000%	0.00	0.00	12.00%
CASH ADVANCES	0.00	1.179%	0.00	0.00	14.15%

TOTAL \*FINANCE CHARGE\* 0.00

ANNUAL PERCENTAGE RATE NONE

XHD