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

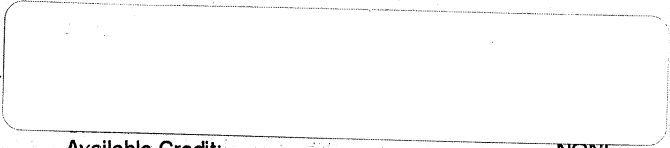


QUESTIONS? OR TO REPORT CARDS LOST OR STOLEN:

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

ACCOUNT SUMMARY

| | | |
|------------------------------|----------|----------------|
| Statement Closing Date: | | 11/30/12 |
| Previous Balance: | | \$5,044.03 |
| Payments: | - | \$4,892.75 |
| Credits: | - | \$0.00 |
| Purchases & Other Charges: | + | \$1,966.19 |
| Cash Advances: | + | \$0.00 |
| Total FINANCE CHARGE: | + | \$56.32 |
| New Balance: | = | \$2,173.79 |



| | |
|------------------------|----------|
| Available Credit: | NONE |
| Days in Billing Cycle: | 30 |
| Payment Due Date: | 12/26/12 |
| Minimum Payment Due: | \$65.00 |

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

| Trans Date | Post Date | Reference Number | Transaction Description | Amount |
|------------|-----------|-------------------|---------------------------------------------------------------------------------------------------------|--------|
| 11/02 | 11/02 | 2444500N4HF1GH8JE | RYANS #2396 Q82 CONWAY SC MCC: 5814 MERCHANT ZIP: 29526 | 404.78 |
| 11/03 | 11/03 | 2444500N5HEWJKE36 | RYANS #2188 COLUMBIA SC MCC: 5814 MERCHANT ZIP: 29223 | 122.71 |
| 11/09 | 11/09 | 2408802NB95R0Z9RB | COMFORT INNS 864-8331800 SC MCC: 3562 MERCHANT ZIP: 29325 LODGING CHECK-IN DATE: 11/08/12 | 87.69 |
| 11/13 | 11/13 | 2400175NF8ASP7JJX | SC.GOV 803-771-0131 SC MCC: 9399 MERCHANT ZIP: 29211 | 51.85 |
| 11/13 | 11/13 | 2476501NE5ZV8ZQNT | PEPPERELL BRAIDING COMPA 800-343-8114 MA MCC: 5999 MERCHANT ZIP: 01463 | 55.03 |
| 11/14 | 11/14 | 2400175NG8ASP7JK7 | SC.GOV 803-771-0131 SC MCC: 9399 MERCHANT ZIP: 29211 | 51.85 |
| 11/14 | 11/14 | 2416407NFQ5DZ92RN | USPS 45486005629825452 LATTI SC MCC: 9402 MERCHANT ZIP: 29565 | 10.60 |
| 11/14 | 11/14 | 2490604NF15B2DSEM | KINGSTON PLANTATION MYRTLE BEACH SC MCC: 7011 MERCHANT ZIP: 29572 LODGING CHECK-IN DATE: 11/13/12 | 114.22 |
| 11/15 | 11/15 | 2442733NHLM83ZA1A | CHICK-FIL-A #01068 FLORENCE SC MCC: 5814 MERCHANT ZIP: 29505 | 350.90 |

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Due Date: 12/26/12

TRANSACTIONS

| Trans Date | Post Date | Reference Number | Transaction Description | Amount |
|------------|-----------|-------------------|--------------------------------------------------------------------------|------------|
| 11/20 | 11/20 | 2476197NN3QBMPL11 | ZAXBYS 00136 DILLON SC MCC: 5812 MERCHANT ZIP: | 21.98 |
| 11/21 | 11/21 | 2469216NN007QRV83 | ALLENS TROPHIES 601-583-1178 MS MCC: 5999 MERCHANT ZIP: 39401 | 47.54 |
| 11/21 | 11/21 | 2469216NN009MT1RP | Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101 | 21.42 |
| 11/23 | 11/23 | 2441295NR5SH1X3N5 | SCHOLASTIC BOOK FAIRS LAKE MARY FL MCC: 8299 MERCHANT ZIP: 32746 | 285.88 |
| 11/24 | 11/24 | 2461043NS09FL789W | THE HOME DEPOT #8580 FLORENCE SC MCC: 5200 MERCHANT ZIP: 29501 | 64.78 |
| 11/27 | 11/27 | 2444500NX2XHMKYSS | DOLLAR-GENERAL #0787 LATTA SC MCC: 5331 MERCHANT ZIP: 29565 | 33.48 |
| 11/27 | 11/27 | 2444500NX2XHMKYXD | DOLLAR-GENERAL #0787 LATTA SC MCC: 5331 MERCHANT ZIP: 29565 | 19.98 |
| 11/27 | 11/27 | 2444500NX8PL5BPX1 | DOMINO'S 5647 DILLON SC MCC: 5814 MERCHANT ZIP: 29536 | 144.75 |
| 11/28 | 11/28 | 2443099NZ2LXQ1JNA | DRI*EASEUS DATA RECOVE orderfind.com MN MCC: 4816 MERCHANT ZIP: 55344 | 69.95 |
| 11/28 | 11/28 | 7408108NXX2QVGF04 | PAYMENT - THANK YOU | 4,892.75 - |
| 11/29 | 11/29 | 2416407NYQ5E8S8JL | USPS 45486005629825452 LATTA SC MCC: 9402 MERCHANT ZIP: 29565 | 6.80 |
| 11/30 | 11/30 | | *FINANCE CHARGE* | 56.32 |

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FINANCE CHARGE SUMMARY

| | AVERAGE DAILY BALANCE | MONTHLY PERIODIC RATE | CORRESPONDING FINANCE CHARGES | FEES FINANCE CHARGES | CORRESPONDING ANNUAL PERCENTAGE RATE |
|---------------|-----------------------|-----------------------|-------------------------------|----------------------|--------------------------------------|
| PURCHASES | 5,632.53 | 1.000% | 56.32 | 0.00 | 12.00% |
| CASH ADVANCES | 0.00 | 1.179% | 0.00 | 0.00 | 14.15% |

TOTAL *FINANCE CHARGE* 56.32

ANNUAL PERCENTAGE RATE 12.00%

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