

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

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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:		01/31/13
Previous Balance:		\$2,856.51
Payments:	-	\$2,856.52
Credits:	-	\$0.00
Purchases & Other Charges:	+	\$3,213.59
Cash Advances:	+	\$0.00
Total FINANCE CHARGE:	+	\$0.00
New Balance:	=	\$3,210.58



Available Credit:	\$21,757
Days in Billing Cycle:	31
Payment Due Date:	02/26/13
Minimum Payment Due:	\$96.00

CARDMEMBER NEWS

IMPORTANT NOTICE FOR CARDHOLDERS RE: CREDIT CARD SURCHARGES BEGINNING JANUARY 27, 2013, AS A RESULT OF A SETTLEMENT TO RESOLVE CLAIMS BROUGHT BY A GROUP OF U.S. MERCHANTS IN THE MULTI-DISTRICT INTERCHANGE LITIGATION (MDL), MERCHANTS IN THE U.S. & U.S. TERRITORIES MAY ADD A PAYMENT CARD SURCHARGE, ALSO KNOWN AS A CHECKOUT FEE, TO CERTAIN CREDIT CARD TRANSACTIONS.

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/07	01/07	2471705074BRKFP9R	IBT IIS FINGERPRINT COM 217-7932080 IL MCC: 7393 MERCHANT ZIP: 62704	34.50 ✓
01/07	01/07	2471705074BRMQP1L	IBT IIS FINGERPRINT COM 217-7932080 IL MCC: 7393 MERCHANT ZIP: 62704	34.50 ✓
01/07	01/07	2471705074BRMQRMP	IBT IIS FINGERPRINT COM 217-7932080 IL MCC: 7393 MERCHANT ZIP: 62704	34.50 ✓
01/10	01/10	24164070AQ5DR5ZSZ	USPS POSTAL ST66100207 800-3447779 MO MCC: 9402 MERCHANT ZIP: 64161	1,081.75 ✓
01/10	01/10	24445000Q8PLLPYF9	DOMINO'S 5647 DILLON SC MCC: 5814 MERCHANT ZIP: 29536	118.35 ✓
01/14	01/14	74081080EX2QHZ9EV	PAYMENT - THANK YOU	2,859.52 ✓
01/16	01/16	24445000H8PKV332Z	DOMINO'S 5647 DILLON SC MCC: 5814 MERCHANT ZIP: 29536	188.75 ✓
01/16	01/16	24473010HS66FNDW3	SOUTH CAROLINA ATHLETIC A864-2882857 SC MCC: 8398 MERCHANT ZIP: 29615	280.00 ✓
01/17	01/17	24692160H00BP25RN	REI*GREENWOODHEINEMANN 800-225-5800 NH MCC: 5942 MERCHANT ZIP: 03801	199.00 ✓
01/18	01/18	24445000K8PLNM8MJ	DOMINO'S 5647 DILLON SC MCC: 5814 MERCHANT ZIP: 29536	135.95 ✓
01/22	01/22	24445000P8PKXLJ4B	DOMINO'S 5647 DILLON SC	135.95 ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Payment Due Date: 02/26/13

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/24	01/24	24001750R603PQ2N9	MCC: 5814 MERCHANT ZIP: 29536 SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
01/25	01/25	24108470VS66MX4HS	MCC: 9399 MERCHANT ZIP: 29210 MOVIE HOUSE 843-6878257 SC	470.00 ✓
01/26	01/26	24755420V4BYJ1SNR	MCC: 7832 MERCHANT ZIP: 00001 STAYBRIDGE SUITES COLUMBIA SC	120.99 ✓
01/27	01/27	24755420W4BYS905Z	MCC: 3791 MERCHANT ZIP: 29201 LODGING CHECK-IN DATE: 01/25/13 WESTIN (WESTIN HOTELS) HILTON HEAD I SC	211.00 ✓
01/28	01/28	24001750W603NZRPM	MCC: 3513 MERCHANT ZIP: 29928 LODGING CHECK-IN DATE: 01/25/13 SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
01/29	01/29	24445000Y8PKRE264	MCC: 9399 MERCHANT ZIP: 29210 DOMINO'S 5647 DILLON SC	118.35 ✓
			MCC: 5814 MERCHANT ZIP: 29536	
TOTAL *FINANCE CHARGE* BILLED IN 2012			\$111.78	

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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		