

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:	07/31/13		
Previous Balance:	\$3,399.14	Credit Limit:	\$25,000
Payments:	- \$3,402.12	Available Credit:	\$20,759
Credits:	- \$0.00	Days in Billing Cycle:	31
Purchases & Other Charges:	+ \$2,356.46	Payment Due Date:	08/26/13
Cash Advances:	+ \$0.00	Minimum Payment Due:	\$70.00
<b>Total FINANCE CHARGE:</b>	<b>+ \$0.00</b>		
New Balance:	= \$2,353.48		

**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
07/08	07/08	F2689005Z000IXFRT	SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
07/08	07/08	F2689005Z000IXFRT	SC LAW ENFORCEMENT 803-896-7216 SC	25.00 ✓
07/11	07/11	F26890064000IXFRT	FAIRFIELD INN&SUITES BKHD ATLANTA GA	375.84 ✓
07/12	07/12	F26890064000IXFRT	Amazon Prime 866-557-2820 NV	79.00
07/17	07/17	054101966Q5DQWDEG	USPS-NCMS 66100389 KANSAS CITY MO MCC: 9402 MERCHANT ZIP:	846.90
07/18	07/18	554295067RP01TQMP	PAYPAL *CATESOL 4029357733 SC MCC: 8398 MERCHANT ZIP: 29720	99.00 ✓
07/22	07/22	85180136Q1ER2FQ3N	HILTON ADVANCE PURCHAS 800-236-7113 TN MCC: 3504 MERCHANT ZIP: FOLIO #1505276312	302.38 ✓
07/22	07/22	85426896BX2QPNQYM	PAYMENT - THANK YOU	3,402.12 -
07/23	07/23	55464946Q603PBZHT	SC LAW ENFORCEMENT 08038967143 SC MCC: 9399 MERCHANT ZIP: 29210	25.00 ✓
07/24	07/24	55432866D00NNXRTZ	ETS*PARAPRO SERVICES 609-771-7395 NJ MCC: 8299 MERCHANT ZIP:	45.00 ✓
07/25	07/25	85506516HS66LWR07	THE JAMES F MARTIN INN CLEMSON SC MCC: 7011 MERCHANT ZIP: FOLIO #0000021309	255.30 ✓
07/30	07/30	05410196KQ5EVWP3P	USPS 45486005629825452 LATTA SC	184.00 ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Payment Due Date: 08/26/13

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/30	07/30	55316586KMHQ13P33	MCC: 9402 MERCHANT ZIP: KANGAROO EXP # 3065QPS NORTH MYRTLE SC MCC: 5542 MERCHANT ZIP: 29582	94.04

**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	

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XHD

8/14/13