ONLINE & MOBILE BANKING*

Manage your account 24/7, from anywhere in the world. Our Online Banking and Mobile Banking App allows customers to view account information, make transactions and more. Banking doesn't have to be hard, and First Capital Bank is committed to making it simpler and more convenient for you.

**Search the App Store – FCB Carolinas Smart Branch©*

**Standard phone, data and messaging rates apply.*

MOBILE DEPOSIT

Want to make a mobile deposit any time of day? There's an app for that. Android™ and iPhone/iPad© users can download our full-service SmartBranch© Mobile Banking App to make deposits with their mobile device anytime, anywhere. Just app, tap and snap!

*Standard phone, data and messaging rates apply.

Download on the App Store | GET IT ON Google Play

TEXT BANKING

On the go? To stay connected, just text 99588 to get your "balance" or "transaction history" via text message.

**Standard phone, data and messaging rates apply.*

BRANCH OFFICES

CHARLESTON, SC
304 Meeting Street, Charleston, SC 29401
Phone (843) 990-7770 | Fax (843) 990-7767

BENNETTSVILLE, SC
207 Hwy 15/401 Bypass E, Bennettsville, SC 29512
Phone (843) 454-9337 | Fax (843) 454-9338

LAURINBURG, NC
909 Main Street, Laurinburg, NC 28352
Phone (910) 610-4343 | Fax (910) 610-1227

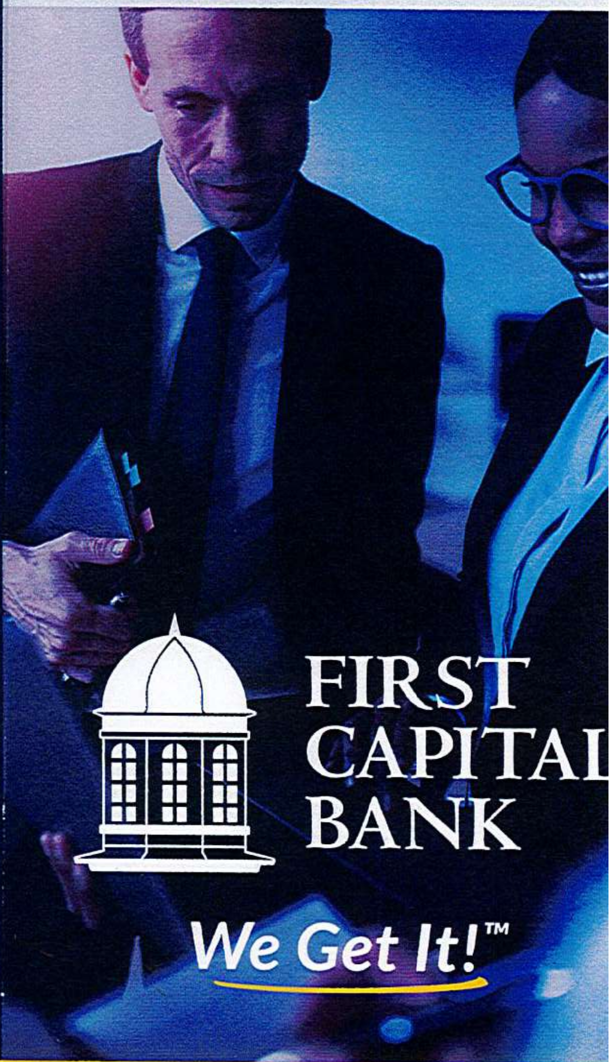
SUMMERVILLE, SC
227 S Cedar Street, Suite A, Summerville, SC 29483
Phone (843) 990-7750 | Fax (843) 990-7779

MOUNT PLEASANT
2191 N Hwy 17, Mt. Pleasant, SC 29466
Phone (843) 990-7780 | Fax (843) 990-7787

We Get It!™

FCBCAROLINAS.COM

BUSINESS BANKING



FIRST CAPITAL BANK

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GROW WITH US.

We Get It!™

BUSINESS BANKING DONE BETTER.

Whether your business is big or small, First Capital Bank will work closely with you to determine which banking solution best fits your specific needs. As your business grows, First Capital Bank's team of experienced and knowledgeable bankers is proud to provide the right products and services to complement your growth – and encourage it to continue.

	Minimum Opening Balance	Monthly Charge	Earns Interest	Qualifiers to Waive Monthly Charge	Monthly Transaction Items*
BUSINESS 150 is designed for start-up businesses and businesses with a low volume of deposits and minimal check-writing activity.	$100	None	**No**	N/A	• 150 free items per statement cycle (all others $0.35 each) • Paper statement fee $3
BUSINESS 250 is designed for businesses with medium volume of deposit and check-writing activity.	$100	$10	**No**	• Minimum daily balance of $500 **OR** • $2,500 average daily balance	• 250 free items per statement cycle (all others $0.35 each) • Paper statement fee $3
BUSINESS 500 is designed for larger businesses with higher balances and more activity.	$100	$15	**No**	• Minimum daily balance of $2,500 **OR** • Minimum average daily balance of $10,000 combined FCB deposits **OR** • Total FCB loan balance of $50,000 or greater	• 500 free items per statement cycle (all others $0.35 each) • Paper statement fee $3
COMMERCIAL CHECKING Offers all the flexibility of a checking account for your high-volume transactions and provides earnings credit to offset monthly fees.	$500	$20	**No**	• Earnings credit is calculated on average collected balance.	• Per debit $0.18 • Per credit $0.35 • Per item deposited $0.10 • Paper statement fee $3
CHARITABLE CHECKING is for civic organizations with IRS non-profit status.	$100	None	**Yes** Minimum average daily balance $2,500 required	N/A	• 250 free items per statement cycle (all others $0.35 each) • Paper statement fee $3
BUSINESS MONEY MARKET CHECKING offers flexible, tiered interest rates that help ensure your money works for you around the clock.	$1,000	$10	**Yes** Minimum average daily balance $1,000 required	• Minimum Daily Balance of $1,000	• Limited to 6 third party transact per statement cycle ($10 per transaction over 6) • Unlimited in bank transactions • Paper statement fee $3
BUSINESS SAVINGS to save for your company's next big purchase.	$200	$5	**Yes** Minimum balance $200 required	• Minimum daily balance of $200 for the statement cycle	• *3 FREE withdrawals/transfers monthly ($3 per withdrawal/trans over 3) • Paper statement fee $3

**May be subject to additional fees. Please inquire for more information. Terms and conditions subject to change.*

Member FDIC

MISCELLANEOUS INFORMATION

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STATEMENTS

CONSUMER ACCOUNTS
15th of the month

COMMERCIAL ACCOUNTS
End of the month

SAVINGS ACCOUNTS
Mailed monthly if transactions are made and quarterly if no transactions are made

MISC. FEES & CHARGES

Cashier's Check (customers only)	$5
Charge Off Collection	$28
Chargeback/ Return Deposit Item	$5
Check Cashing Fee - 1% of the dollar amount	$3 (minimum)
Check Copy	$3
Closing Account (within 90 days of open date)	$25
Collections (per item fee) - Domestic	$15
Collections (per item fee) - International	$25
Daily Overdraft	$5 (after 5th business day)
Dormant Fee	$3
Drill Safe Deposit Box	$100
Linked Account Transfer Fee	$5
Night Deposit Bags (plastic)	Market Price
Paid Overdraft Fee	$28 (per item)
Replace Lost ATM/Debit Card	$15
Replace Safe Deposit Box Key	$50
Research Fee (per hour, 1 hour minimum)	$30
Return Item Fee	$28 (per item)
Rolled Coin	$0.10 (per roll)
Safe Deposit Box Rental (3x5)*	$30
Safe Deposit Box Rental (3x10)*	$50
Safe Deposit Box Rental (5x10)*	$60
Safe Deposit Box Rental (10x10)*	$90
Snapshot Statement Fee	$5
Stop Payment	$25
Strapped Currency	$1 (per strap in or out)
Tax Levy	$75
Telephone Inquiries	$2
Wire Transfer Domestic (incoming)	$15
Wire Transfer Domestic (outgoing)	$20
Wire Transfer International	$50

**Subject to availability*

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Member FDIC

FIRST CAPITAL
BANK

Assessment Areas

First Capital Bank has defined three assessment areas by the communities we serve. Those assessment areas in which the five FCB branches operate are as follows:

South Carolina

- Branches 3, 4 & 5 – Charleston, Summerville, and Mount Pleasant, respectively: Charleston, Dorchester, and Berkeley Counties in their entirety.

North Carolina

- Branch 2 – Laurinburg: Scotland County in its entirety
- Branch 6 – Pinehurst: Moore County in its entirety

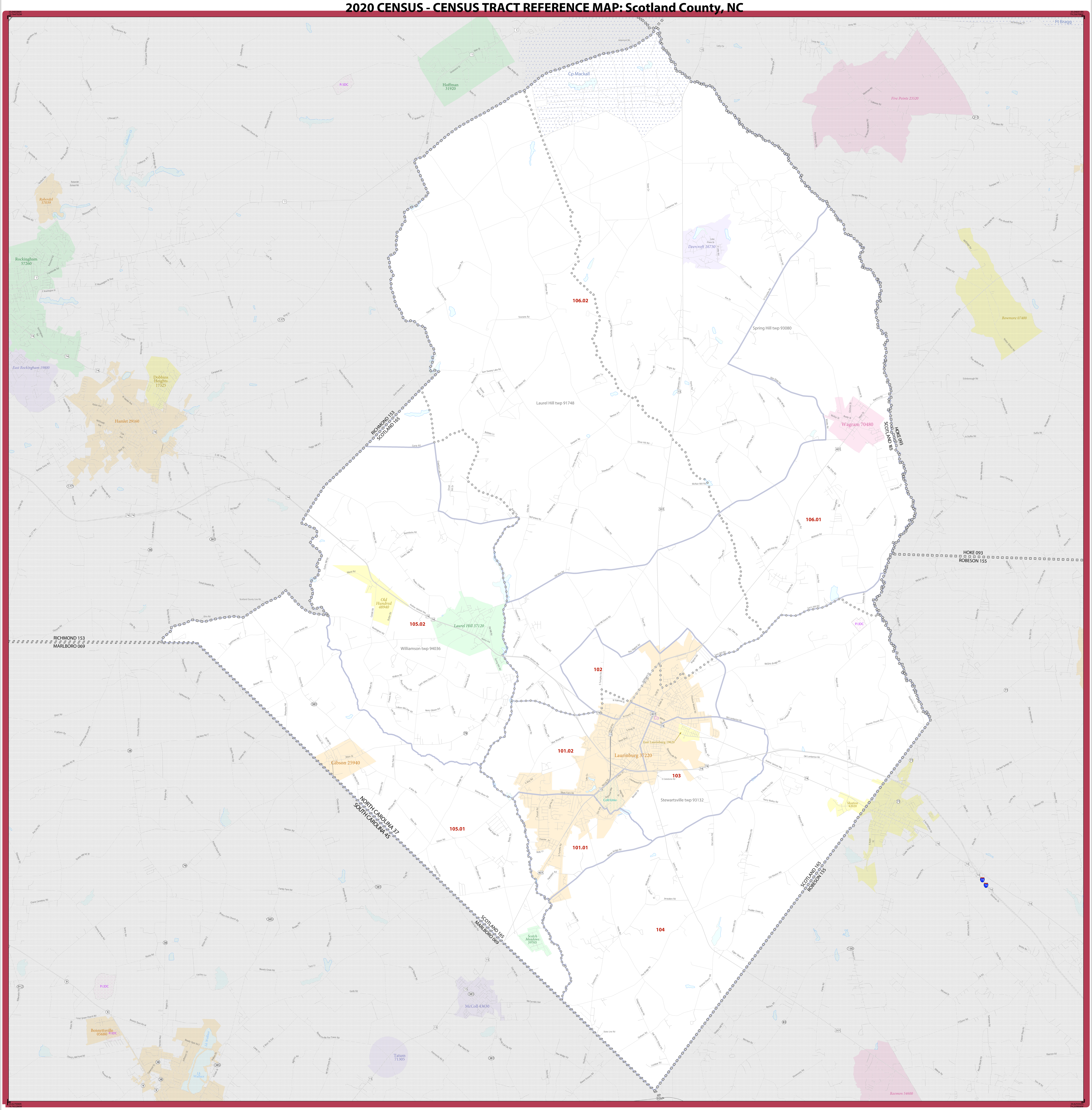
Assessment area maps and branch census tract information can be viewed at the following pages.

ASSESSMENT AREA

LAURINBURG: BRANCH 2

909 South Main Street | Laurinburg, NC

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scotland County, NC



34.627006N
79.765286W

LEGEND

SYMBOL DESCRIPTION	LABEL STYLE
International	CANADA
Federal American Indian Reservation	L'ANSE RESVN 1880
Off-Reservation Trust Land	T1880
State American Indian Reservation	Tama Resvn 9400
Alaska Native Regional Corporation	NANA ANRC 52120
State (or statistically equivalent entity)	NEW YORK 36
County (or statistically equivalent entity)	ERIE 029
Minor Civil Division (MCD) [1]	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	Hanna CCD 91650
Consolidated City	MILFORD 47500

SYMBOL DESCRIPTION	LABEL STYLE
Incorporated Place [1,2]	Davis 18100
Census Designated Place (CDP) [2]	Incline Village 35100
Census Tract [3]	33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	3 2
State Highway	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ° ' following an MCD name denotes a false MCD. A ' ° ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:52,892

N
W E
S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 08, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 34 13 30
2nd Standard Parallel: 36 06 55
Central Meridian: -79 51 40
Latitude of Projection's Origin: 33 45 09
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Scotland County (165)
ENTITY TYPE: County or statistically equivalent entity
ST: North Carolina (37)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249737165001

2024 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)
County: 165 - SCOTLAND COUNTY
Tract: ALL TRACTS

Records 1 through 9 of 9

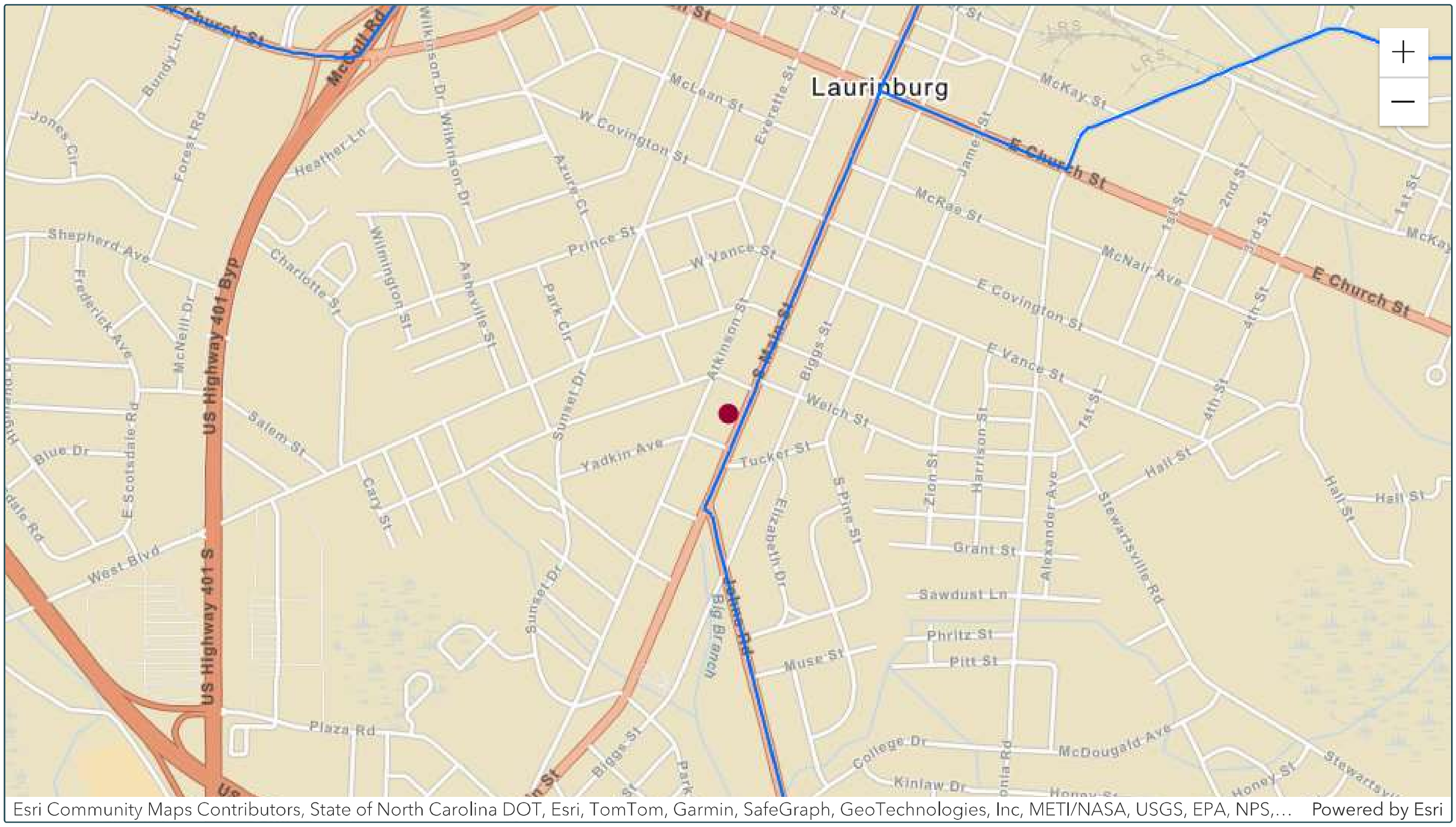
Data Report Links
Demographic (PDF) Income (PDF) Population (PDF) Housing (PDF)

For details on each field, please refer to the Census Info Sheet

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0101.01	Middle	Yes*	119.10	$71,500	$85,157	$69,485	3529	38.37	1354	969	1348
0101.02	Moderate	No	79.24	$71,500	$56,657	$46,228	5031	54.18	2726	763	1916
0102.00	Moderate	No	50.05	$71,500	$35,786	$29,199	3614	84.48	3053	650	1633
0103.00	Low	No	46.22	$71,500	$33,047	$26,964	4145	71.65	2970	721	1811
0104.00	Moderate	No	77.69	$71,500	$55,548	$45,324	5288	62.61	3311	925	1265
0105.01	Middle	Yes*	97.49	$71,500	$69,705	$56,875	2698	50.93	1374	820	1361
0105.02	Moderate	No	66.68	$71,500	$47,676	$38,901	3550	42.45	1507	989	1769
0106.01	Middle	Yes*	85.31	$71,500	$60,997	$49,770	3115	65.55	2042	1000	1661
0106.02	Middle	Yes*	99.05	$71,500	$70,821	$57,788	3204	49.63	1590	912	1565

FFIEC FFIEC Geocoding/Mapping System -- 2024



Matched Address: 909 South Main Street, Laurinburg, North Carolina, 28352
MSA: NA - NA (Outside of MSA) || State: 37 - NORTH CAROLINA || County: 165 - SCOTLAND COUNTY || Tract Code: 0101.02

Selected Tract
MSA: || State: || County: || Tract Code:

2024 FFIEC Geocode Census Report

Matched Address: 909 South Main Street, Laurinburg, North Carolina, 28352
MSA: NA - NA (Outside of MSA)
State: 37 - NORTH CAROLINA
County: 165 - SCOTLAND COUNTY
Tract Code: 0101.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$71,500
2024 Estimated Tract Median Family Income	$56,657
2020 Tract Median Family Income	$46,228
Tract Median Family Income %	79.24
Tract Population	5031
Tract Minority %	54.18
Tract Minority Population	2726
Owner-Occupied Units	763
1- to 4- Family Units	1916

Census Population Information

Tract Population	5031
Tract Minority %	54.18
Number of Families	1099
Number of Households	2225
Non-Hispanic White Population	2305
Tract Minority Population	2726
American Indian Population	346
Asian/Hawaiian/Pacific Islander Population	107
Black Population	1858
Hispanic Population	158
Other/Two or More Races Population	257

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$58,337
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$71,500
% below Poverty Line	37.15
Tract Median Family Income %	79.24
2020 Tract Median Family Income	$46,228
2024 Estimated Tract Median Family Income	$56,657
2020 Tract Median Household Income	$32,083

Census Housing Information

Total Housing Units	2552
1- to 4- Family Units	1916
Median House Age (Years)	43
Owner-Occupied Units	763
Renter Occupied Units	1462
Owner Occupied 1- to 4- Family Units	763
Inside Principal City?	NO
Vacant Units	327

ASSESSMENT AREA

CHARLESTON-MAIN: BRANCH 3

304 Meeting Street | Charleston, SC