

# Your Guide to First Community Bank

2026 Signature Bank  
Merger Information

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*The things you need to know  
and do before March 13, 2026.*



First Community Bank

February 4, 2026

Dear Valued Customer,

First Community Bank of South Carolina and Signature Bank of Georgia are scheduled to complete the merger of our two companies on March 13, 2026 with the transition of operations and systems. On Monday, March 16, 2026 Signature Bank offices will begin operations under the First Community Bank name.

The management and staff of both First Community Bank and Signature Bank are working diligently to assure a smooth transition for you. This booklet contains important information regarding this merger. We have made every effort to minimize changes in the banking relationship you have enjoyed with Signature Bank.

After the merger, expect to experience the same outstanding level of customer service that you have come to expect from the employees of Signature Bank. In addition, you will have access to an expanded network of banking offices and ATMs as well as an enhanced array of banking products and services, including residential mortgage loans, financial planning/investment advisory services, and continuing SBA lending.

If you have any questions regarding the information in this booklet, please contact your local banking office or call (800)829-6372. Our staff will be happy to assist you. We appreciate the confidence and trust you have placed in us, and we look forward to our continued banking relationship.



J. Ted Nissen  
President and  
Chief Executive Officer  
First Community Bank



Freddie J. Deutsch  
Former President and  
Chief Executive Officer  
Signature Bank



## Same team. New uniforms.

Okay, so we don't wear jerseys or play ball. But aside from that, the analogy fits. You see, the same hometown bankers you've come to know and trust will now be serving you as part of First Community Bank. And while the name and logo may be different, First Community's focus — on local businesses and the communities they serve — will be familiar to all Signature customers.

We're thrilled to continue delivering the same personal service and local decision-making you've always relied on, as well as extend the following new opportunities.

- **Expanded products like residential mortgage lending and financial planning/investment advisory services**
- **Greater access to capital via our combined lending capacity**

Call (800) 829-6372 if you have any questions or stop by your nearest banking office.



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## Key Things You Should Know & Do

We are excited to have you as a customer and look forward to serving you. This guide provides information you will need during the transition to First Community Bank. Below are highlights from this guide that summarize critical information. Please refer to the remainder of the guide for details about products and services.

### When will the merger of First Community Bank and Signature Bank take place?

**Friday, March 13 – Monday, March 16, 2026**

To minimize disruptions to you, the conversion to the First Community Bank system will take place while the bank is closed for the weekend, from the close of business on Friday, March 13 through business opening on Monday, March 16.

The bank will remain open during normal week day banking hours with a call center available for extended weekend hours. **See page 33 within this book.**

### What banking services will be affected during the merger weekend?

The following services will be unavailable from 5 pm, Friday, March 13 through 9 am, Monday, March 16. While we've taken steps to ensure a smooth transition, minor interruptions to other services may occur.

- Online Banking (ACH, Wires, Remote Deposit Capture, Positive Pay)
- Bill Pay (unavailable after 4pm on March 13)
- Mobile Banking
- Zelle

### Will my account numbers change? Will I be issued new checks?

Your account numbers will remain the same. No new checks or savings slips will be issued. You may continue to use your existing checks and savings slips.

### Will I get a new debit card?

Yes. You will receive a new debit card in late-February.

### Will I be able to use my Signature Bank debit card during the merger weekend, March 13 - March 16?

Yes. You will be able to use your existing Signature Bank debit card during the merger weekend. **You will need to activate and begin using your new First Community Bank debit card as of Monday, March 16, 2026.**

### Will my personal and financial information be secure?

The security and privacy of your information is a top priority for both Signature Bank and First Community Bank. Our system provides enhanced security features to protect your information, and we've taken measures to ensure it is safe throughout the merger process.

### What should I do if I have questions or need assistance?

If you have questions or concerns during normal business hours, contact your local banking office or call (800) 829-6372. Additionally, we will be available during the merger weekend, from 9 am through 5 pm on March 14, and from 2 pm to 6 pm on March 15. We can be reached at (803) 951-0540, option #8.

**We're here to help.**



**We're here  
to help.**



**SIGNATURE**  
(404) 256-7700



**MERGER WEEKEND SUPPORT**  
March 14, 9 am – 5 pm  
March 15, 2 pm – 6 pm  
(803) 951-0540, Option #8

## BE PREPARED:

# Your Merger Checklist

Our team is working hard to minimize inconveniences to you and interruptions to banking services during the merger of First Community Bank and Signature Bank. Here's what you can do to help.

### ☐ Note the dates on your calendar.

**The majority of merger activities will take place Friday, March 13 – Monday, March 16, 2026.**

Keep in mind — online banking, bill pay and mobile banking will be unavailable during this period. While unlikely, we may experience brief interruptions with other services.

### ☐ Have multiple payment options available.

While we anticipate no interruptions to our debit card or ATM services, we suggest having alternate payment methods on hand, just in case. You might consider having cash, checks or a credit card with you. Keep in mind, you can get cash back at many point-of-sale locations.

### ☐ Download Signature Bank online banking account transaction history and loan statement history in advance.

Download your transaction histories, including deposit and loan statements, before Friday, March 13.

## THE DETAILS:

# Specific Changes Regarding Products & Services

## 1. Deposit Services

We have made every effort to place you in an account similar to your current account type. To allow you time to become familiar with your new account, service charges will be waived through the first two statement cycles. If you feel a different type of account will better meet your needs, please contact us at your local banking office. All product changes are effective March 14, 2026.

### Personal Checking Accounts

If you have:

Personal High

Performance Checking

Your account will now be:

Personal High

Performance Checking

*There will be no change to the Personal High Performance Checking*

### PERSONAL HIGH PERFORMANCE CHECKING

Minimum to Open	\$100
Minimum to Avoid Monthly Maintenance Fee	\$2500
Minimum to Earn Interest	\$2500
Monthly Maintenance Fee (if minimum balance is not maintained)	\$25
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0



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If you have:  
Personal Checking

Your account will now be:  
First Choice Banking or  
Heritage Account (for account holders 50+)

FIRST CHOICE BANKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$100
Monthly Maintenance Fee* <i>(Avoid the fee by maintaining a \$100 minimum balance, or do two of the following: Elect into E-statements, use your debit card for at least 10 purchases each month, or receive one ACH credit each month into this account.)</i>	\$5
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

HERITAGE ACCOUNT	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$0
Minimum to Earn Interest	\$500
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

If you have:  
Personal Plus Checking or  
Personal Secured Performance Checking

Your account will now be:  
Personal Interest Checking

PERSONAL INTEREST CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$500
Link to Regular Savings w/Minimum Balance of	\$1000
Link to Premium Savings w/Minimum Balance of	\$2500
Minimum to Earn Interest	\$500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$9.50
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

### Commercial Checking Accounts

If you have:  
Business High  
Performance Checking

Your account will now be:  
Business High  
Performance Checking

*There will be no change to the Business High Performance Checking*

BUSINESS HIGH PERFORMANCE CHECKING	
Minimum to Open	\$100
Minimum to Avoid Monthly Maintenance Fee	\$2500
Minimum to Earn Interest	\$2500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$25
Per Check/Debit Fee	\$0
ATM Debit Fee	\$0

If you have:  
 Business Builder Checking or  
 Business Relationship Checking

Your account will now be:  
 Small Business Checking

SMALL BUSINESS CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$0
Monthly Maintenance Fee	\$0
Number of Items Free <i>(debits/credits/deposited items — Combined)</i>	500
Per Item Fee <i>(after limit reached)</i>	\$0.30

If you have:  
 Business Secured Performance  
 Checking

Your account will now be:  
 Business Interest Checking

BUSINESS INTEREST CHECKING	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$500
Minimum to Earn Interest	\$500
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$9.50
Number of Debits & Credits Free <i>(combined)</i>	100
Per Check/Debit Fee <i>(after limit reached)</i>	\$0.30
Per Credit Fee <i>(after limit reached)</i>	\$0.30
Number of Deposited Items Free	150
Per Deposited Item Fee <i>(after limit reached)</i>	\$0.30

If you have:  
 Business Analysis Checking

Your account will now be:  
 Business Analysis Checking

BUSINESS ANALYSIS CHECKING	
Minimum to Open	\$0
Monthly Maintenance Fee*	\$10.95
Per Check/Debit Fee	\$0.18
Per Credit Fee	\$0.35
Per Deposited Item	\$0.10

\*Charges on this account may be offset by an earnings credit.

If you have:  
 IOLTA Checking

Your account will now be:  
 IOLTA Checking

IOLTA CHECKING	
Minimum to Open	\$0
Monthly Maintenance Fee	\$0
Minimum to Earn Interest*	\$0

\*Interest remitted to Georgia Bar Association.

## Personal Money Market Account

If you have:

Personal Money Market  
 Personal Premium Money Market  
 Personal Inflation Fighter Money Market

Your account will now be:

Money Market Select

MONEY MARKET SELECT	
Minimum to Open	\$1000
Minimum to Avoid Monthly Maintenance Fee	\$1000
Minimum to Earn Interest	\$1000
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$7.50
Monthly Withdrawal/Transfer Limit	6
Per Excess Withdrawal/Transfer Fee <i>(after limit reached)</i>	\$5.00

## Commercial Money Market Account

If you have:

Business Money Market  
 Business Premium Money Market  
 Business Inflation Fighter Money Market

Your account will now be:

Business Money Market  
 Select

BUSINESS MONEY MARKET SELECT	
Minimum to Open	\$1000
Minimum to Avoid Monthly Maintenance Fee	\$1000
Minimum to Earn Interest	\$1000
Monthly Maintenance Fee <i>(if minimum balance is not maintained)</i>	\$7.50
Monthly Withdrawal/Transfer Limit	6
Per Excess Withdrawal/Transfer Fee <i>(after limit reached)</i>	\$5.00

## Personal Savings Accounts

If you have:

Personal Savings

Your account will now be:

Regular Savings

REGULAR SAVINGS	
Minimum to Open	\$0
Minimum to Avoid Monthly Maintenance Fee	\$100
Minimum to Earn Interest	\$100
Monthly Maintenance Fee	\$2.00
Monthly Withdrawal Limit	2
Per Excess Withdrawal Fee <i>(after limit reached)</i>	\$2.00
ATM Debit Fee <i>(Monthly withdrawal limits still apply.)</i>	\$0



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## IntraFi

First Community Bank is a participant in the IntraFi® Network, providing customers with access to expanded FDIC insurance coverage for large balances through IntraFi Cash Service (ICS®) and Certificate of Deposit Account Registry Service (CDARS®). If you currently have an IntraFi (ICS) account, your deposits remain fully FDIC insured and continue to be placed through the IntraFi network without interruption. You will receive additional information on your IntraFi account in a separate mailing.

## Certificates of Deposit

If you currently have a certificate of deposit, the terms of your account will not change until maturity. Your CD will not automatically renew at the first maturity after March 13, 2026. At maturity, please contact your local banking office to renew your CD.

## Individual Retirement Accounts

If you currently have an individual retirement account, the terms of your account will not change until maturity. Your IRA will not automatically renew at the first maturity after March 13, 2026. At maturity, please contact your local banking office to renew your IRA.

## Check Orders/Savings Kits

You can continue to use your existing supply of Signature Bank checks and savings deposit/withdrawal slips.

## Routing and Transit Number

First Community Bank's routing and transit number is **053202208**, which is used for all transactions, including ACH and Wires. Transactions submitted with the Signature Bank routing number will be accepted indefinitely.

## ATM/Debit Cards

You will receive your new MasterCard ATM/debit card in late- February, and it will have a new card number. **You will need to activate your new First Community Bank ATM/debit card prior to use.** Activation instructions will be included with the card. **You may activate your new ATM/debit card beginning Monday, March 9, 2026.** You will create a new personal identification number (PIN) during the activation process. **If you have used your current ATM/debit card to establish automatic debits against your checking account, you will need to provide your new number to the originator of the debit transaction(s) and let them know this is for debits initiated after March 16, 2026.**

*Your existing Signature Bank ATM/debit card can be used until 11:59pm on Sunday, March 15, 2026. After this time, please activate and begin using your new First Community Bank ATM/debit card. Please be sure to securely dispose of your Signature Bank ATM/debit card.*

## Posting Order of Transactions

The posting order of items presented for payment will generally be paid in the following order:

1. Checks or other debits processed in First Community Bank banking offices paid in check number order.
2. ATM and debit card transactions paid lowest amount to highest amount.
3. Internet banking transactions, telephone banking transactions and transactions initiated by a telephone call to a First Community Bank banking office paid lowest amount to highest amount.
4. ACH transactions — This includes drafts against your account and checks that have been processed as an electronic check paid in check number order. Items presented without a check number will be processed first and paid lowest amount to highest amount.

5. Transit checks, a paper check or an image of a paper check presented for payment through the Federal Reserve Bank paid in check number order. Items presented without a check number will be processed first and paid lowest amount to highest amount.

We reserve the right to pay the withdrawals you make from your account regardless of the method of withdrawal in any order we determine.

If you do not have sufficient funds to pay a check, we may return the check unpaid or, at our discretion, pay the check and create an overdraft. A fee of \$35.00 may be charged for each returned item or paid overdraft item.

### Statement Cycles

In conjunction with the merger, all deposit accounts (including e-statement customers) will receive a paper statement as of March 13, 2026. This will be your final statement from Signature Bank. No fees will be assessed with this special statement cycle.

Future checking and money market account statements will be sent at month end.\*

All savings account statements will be issued at the end of each calendar quarter.\* If there is ATM/debit card or ACH activity on the account, a monthly statement will be issued at month end.\*

CD and IRA accounts will receive a notice at maturity.

*\*If the regular statement date is a non-business day, statements will be issued on the last business day prior to the regular statement date.*

### Electronic/Automated Transactions

All Automated Clearing House (ACH) transactions to or from your account will continue uninterrupted. **No action is necessary on your part.** ACH transactions include direct deposit (i.e. payroll or social security benefits) and drafts (i.e. insurance premiums).

### Wire Transfers

For any incoming wire transfers, please notify the sender to begin using the following information:

**Credit:** First Community Bank, 5455 Sunset Blvd, Lexington, SC 29072

**Routing number:** 053202208

**Further credit to:** Your name, account number, and account address

For any incoming International wire transfers, please notify the sender to begin using the following information: Should the international originating bank require a swift code the following information must be used.

**Receiving Bank:** PCBB (Intermediary)  
1676 N California Blvd, Suite #300,

Walnut Creek, CA 94596

**ABA/Routing:** #121042484

**Swift Code:** PCBBUS66

**Beneficiary Bank:** First Community Bank  
5455 Sunset Blvd

Lexington, SC 29072

**ABA/Routing:** #053202208

**Further credit to:** Your name, account number, and account address

Fees for Domestic and/or International Wire Transfers apply (see Fee Schedule for more details pg. 27)

### Overdraft Privilege (ODP)

Some account types may qualify for Overdraft Privilege. If your account is eligible, you may receive detailed information about the service in a separate mailing.

Overdraft Privilege is a discretionary service. It is not a line of credit, and the bank is not obligated to pay overdrafts. Whether an overdraft is paid is determined on a case-by-case basis.

If the service is available on your account, the bank may, at its discretion, authorize and pay items that exceed your available balance. Standard overdraft fees apply. The current fee is \$35 per item, and up to four fees per day may be charged, for a maximum of \$140 per day. If an overdraft is paid, the amount of the overdraft and any applicable fees must be repaid promptly, in accordance with the account agreement. The overdraft limit for eligible accounts is up to \$500, including any applicable fees.

The bank may decline to pay any overdraft at its discretion.

This service may apply to checks, ACH transactions, and other items that post to your account. ATM and everyday debit card transaction are not covered unless you separately consent ("opt in") under Regulation E.

### **Tax Reporting**

1099s for 2025 will be provided by Signature Bank in January of 2026.

### **Credit Sense (SavvyMoney Inc)**

As part of the upcoming merger, the CreditSense service currently available in your online and mobile banking will no longer be offered after system conversion. This change is occurring because the existing service contract will end as we move to our new banking platform. Your account access to CreditSense at this time will be discontinued. We encourage all customers to enroll for the Online Banking platform to enjoy the full range of digital banking tools provided by First Community Bank. If you wish to continue monitoring your credit, there are many reputable credit-monitoring services available directly through the major credit bureaus. We appreciate your understanding as we work to bring you an improved and unified banking experience.

### **FDIC Insurance Coverage**

Deposits at First Community Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to the applicable limits. During the first six months after the merger of First Community Bank and Signature Bank, your deposits will continue to be separately insured. Certificate of deposit or IRA balances at each institution will remain separately insured until the earliest maturity date occurring after the first six months. For more information about FDIC insurance coverage, visit [www.fdic.gov](http://www.fdic.gov) or contact your local branch.

### **Interest Information Which May Apply to Your Checking, Savings or Money Market Account**

**Rate:** The interest rate and annual percentage yield on your account are variable and may change at any time.

**Compounding and Crediting:** Interest will be compounded monthly and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest. (Interest on Business and Personal High Performance Checking will continue with daily compounding.)

**Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. If you deposit non-cash items, such as checks, interest begins to accrue on those non-cash items on the banking day they are deposited.

### **Interest Information Which May Apply to Your CD or IRA**

The interest rates on certificates of deposit and individual retirement accounts will continue through the term of the account. These changes may reduce the amount of interest you earn on your account.

Scan this QR code for the current interest rate schedule or follow the URL link below.



[WWW.FIRSTCOMMUNITYSC.COM/LANDING-PAGES/INTEREST-RATE-SCHEDULE](http://WWW.FIRSTCOMMUNITYSC.COM/LANDING-PAGES/INTEREST-RATE-SCHEDULE)

## 2. Loan Services

### Loan Account Information

The terms and conditions on loans and lines of credit will remain the same.

### Loan Payments

Loan payments are applied in accordance with the terms of your loan agreement. For most loans, payments are generally applied to interest, principal, and then fees.

### Account Numbers

Loan account numbers will not change.

### Loan Statements/Line of Credit Checks

You will continue to receive loan paper statements on the same periodic basis. You can continue to use your existing line of credit checks.

### Statement Cycles

Home equity paper statements will continue to be issued on your current statement date.

*\*If the regular statement date is a non-business day, statements will be issued on the last business day prior to the regular statement date.*

### Tax Reporting

1098s for 2025 will be provided by Signature Bank in January 2026.

### Credit Cards

Customers who currently have a Signature Bank credit card will continue this service uninterrupted. You may be issued a new card without the Signature Bank name by the credit card company.

### Merchant Services

Merchants who currently process credit and debit cards through a merchant service provider will continue using this service uninterrupted.

### Loan Products

First Community Bank offers a full range of loan products and services including the following:

- Complete line of commercial loan offerings customized for each business client
- Residential mortgage and construction loans
- Consumer loans
- SBA/USDA loans



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### 3. Other Services

#### Website

Visit our website at [www.firstcommunitysc.com](http://www.firstcommunitysc.com) for more information about First Community Bank. Included on our website is information on our products and services, locations and much more.

#### Online Banking

Beginning March 16, 2026 (at 9:00AM ET), Personal and Business customers will be able to access their accounts through First Community Bank's Online Banking system. First Community Bank offers two Online Banking platforms – Personal/Business Online Banking and Business+ Online Banking, both providing robust capabilities, including (but not limited to) viewing account balances, reviewing transaction history, and transferring funds. Business+ includes enhanced services such as ACH and Wire capabilities, Positive Pay, multi-user access levels, QuickBooks connectivity, and more.

#### What This Means For You

Customers currently using Signature Bank's Personal Online Banking must enroll in First Community Bank's Personal/Business Online Banking. Customers currently using Signature Bank's Business Online Banking will automatically convert to First Community Bank's Business+ Online Banking. NO re-enrollment is required for Business+ customers. New login credentials will be provided to Business+ customers prior to conversion weekend.

#### How to Access First Community Online Banking

Visit [www.firstcommunitysc.com](http://www.firstcommunitysc.com) and select either Personal/Business Online Banking or Business+ Online Banking. Personal/Business customers click "Sign Up" and complete the online enrollment form. Business+ customers select the Business+ login and sign using your new credentials.

Signature Online Banking will no longer be available after March 13, 2026. First Community Online Banking will be available starting Monday, March 16, 2026, at 9:00 a.m. ET.

#### E-Statements

If you currently receive or wish to receive your statements and notices electronically, please enroll in e-statements through online banking.

For new Business+ customers, please contact Business Services at (803) 358-6945 or 1-800-829-6372 to have the e-Statement service enabled.

#### Business Services

Signature Bank business customers using enhanced business services (including ACH, wire transfers, Positive Pay and remote deposit capture) will have the support of a dedicated customer support group within First Community Bank's Business Services department to answer any of your questions. Call your current office or our Business Services Department directly at (803) 358-6945.

#### Bill Pay

Payments scheduled through March 18, 2026 will be processed as usual. **Payments scheduled after March 19, 2026 will need to be re-established in First Community's Bill Pay system.** If you need assistance importing existing payees in your First Community Bill Pay account, please call us at (803) 951-0540 option #8 or (800) 829-6372.

With your enrollment in First Community Bank's Online Banking service, **you will have access to bill pay free of charge for an unlimited number of transactions.** Once you enroll in our online banking service, you may set up your new bill pay service. Bill pay users should check their payees on March 16.



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## Telephone Banking

First Community's telephone banking service is available by calling (888) 951-2265. The first time you access First Community Bank's telephone banking, your 12-digit telephone banking Login ID will be the eight-digit birthday plus the last four digits of the Social Security number associated with the account holder. If you would like to request a different Login ID, please call us at (803) 951-2265 or (800) 829-6372 after March 16, 2026.

Your temporary telephone banking personal identification number (PIN) will be the last four digits of the Social Security number associated with the account holder. You will be prompted to change it to one of your choice the first time you use telephone banking.

This service will begin tracking your account activity as of March 16, 2026. To obtain historical account information, please contact your local banking office.

This service will be available beginning at 9 am, March 16, 2026.

## Mobile Banking – Consumer and Business

Mobile banking is available for consumers and businesses. Once you are enrolled in First Community Bank Online Banking, the First Community mobile app can be downloaded to your phone or tablet. Your mobile banking service should match the online banking service in which you enrolled (Personal/Business or Business+).

Signature Mobile Banking will be unavailable as of 5:00 pm, Friday, March 13. First Community's Mobile Banking will be available to you as of 9 am, Monday, March 16.

### PERSONAL BANKING MOBILE APP



iPhone



Android

### BUSINESS BANKING MOBILE APP



iPhone



Android

## Mobile Deposit

This service allows consumers and businesses to deposit checks to your First Community Bank account using your mobile device. The Mobile Deposit service has limitations for acceptable deposit amounts. Please contact your local banking office to discuss limits.

Note: The Mobile Deposit service displays a disclosure which provides guidance on the acceptable endorsement required for your mobile deposit. Please review and confirm any variations with your local banking office.

## Mobile Wallet

This service allows you to use your phone to access your First Community Debit card.

## Zelle

Zelle is available for consumer and business customers, and accessible through First Community Bank's online and mobile banking service. Both Personal/Business and Business+ Online Banking customers will need to re-enroll on Zelle. Customers utilizing Business+ Online Banking platform must contact Business Services to have Zelle enabled for use prior to enrollment. **Zelle will be unavailable as of 5:00 pm ET, Friday, March 13. Zelle will be available to you as of 9 am ET, Monday, March 16, after you have created your First Community Bank Online Banking Account.**



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## 4. Miscellaneous Fees

### Miscellaneous Fees - Personal Accounts

Account activity printout	
Current activity/statement cycle.....	\$3.00 each
Prior statement cycles .....	\$5.00 each
ACH origination returns .....	\$5.00 each
ACH notifications of change.....	\$5.00 each
ATM usage fees .....	may be imposed by the owner of a non-First Community Bank ATM.
ATM/debit card replacement.....	\$10.00
Check cashing (non-customer) .....	\$15.00
Check/withdrawal/deposit ticket orders .....	varies, depending on style selected and quantity desired
Closing account open less than 6 months.....	\$10.00
Collection item	
Domestic - incoming and outgoing .....	\$15.00
Foreign .....	\$30.00 <i>plus any correspondent bank fees</i>
Confirmations/verifications .....	\$5.00
Counter checks (maximum of 5 encoded checks).....	\$3.50
Deposit Correction.....	\$5.00
Escheat Fee .....	\$50.00
Gift Cards .....	\$3.00
Chargeback (Deposited/Cashed items returned).....	\$10.00
NSF paid item .....	\$35.00 per item
NSF return item.....	\$35.00 per item
Official checks	
Customer .....	\$5.00
Non-customer .....	\$15.00
Online banking/e-statements .....	\$0.00
Photocopies .....	\$3.00
Research.....	\$30 per hour, one hour minimum

Statement reconciliation.....	\$20.00 per hour
Stop/Hold Fee (Stop Payment) .....	\$35.00 per item
Subpoena/summons processing .....	subject to government limits
Tax levy/garnishment.....	\$50.00
Telephone transfer (non-automated).....	\$5.00 per transfer
Wire transfers	
Incoming.....	\$15.00
Outgoing.....	\$15.00
International.....	\$60.00

## Miscellaneous Fees - Business Accounts

Account activity printout	
Current activity/statement cycle.....	\$3.00 each
Prior statement cycles .....	\$5.00 each
ACH origination returns .....	\$5.00 each
ACH notifications of change.....	\$5.00 each
ATM usage fees .....	may be imposed by the owner of a non-First Community Bank ATM.
ATM/debit card replacement.....	\$10.00
Check cashing (non-customer) .....	\$15.00
Check/withdrawal/deposit ticket orders .....	varies, depending on style selected and quantity desired
Closing account open less than 6 months.....	\$10.00
Collection item	
Domestic - incoming and outgoing.....	\$15.00
Foreign .....	\$30.00 <i>plus any correspondent bank fees</i>
Coin and Currency	
Charged through account analysis or	
Service Charge .....	\$0.10 <i>per roll of coins</i>
Service Charge .....	\$0.50 <i>per strap of currency</i>
Confirmations/verifications .....	\$5.00
Counter checks (maximum of 5 encoded checks).....	\$3.50
Deposit Correction.....	\$5.00
Deposit Bags	
Lock.....	\$25.00
Zipper.....	\$5.00
Disposable .....	<i>Varies depending on style and quantity</i>
Escheat Fee .....	\$50.00
Chargeback (Deposited/Cashed items returned).....	\$10.00
Gift Cards .....	\$3.00
Money Services Business (MSB) .....	<i>Per account agreement</i>
NSF paid item .....	\$35.00 per item

NSF return item.....	\$35.00 per item
Night Depository.....	\$10.00 per month
Official checks	
Customer .....	\$5.00
Non-customer .....	\$15.00
Online banking/e-statements .....	\$0.00
Photocopies .....	\$3.00
Research.....	\$30 per hour, one hour minimum
Statement reconciliation.....	\$20.00 per hour
Stop/Hold Fee(Stop Payment) .....	\$35.00 per item
Online stop payment.....	\$20.00 per item
Subpoena/summons processing.....	subject to government limits
Tax levy/garnishment.....	\$50.00
Telephone transfer (non-automated).....	\$5.00 per transfer
Wire transfers	
Incoming.....	\$15.00
Outgoing.....	\$15.00
International.....	\$60.00



**We're here to help.**



**SIGNATURE**  
(404) 256-7700



**MERGER WEEKEND SUPPORT**  
March 14, 9 am - 5 pm  
March 15, 2 pm - 6 pm  
(803) 951-0540, Option #8

# Banking Office Locations & Hours

The hours of operation for the current Signature Bank office **will not change**. Following is a list of locations and operating hours for all First Community Bank offices:

## AIKEN

407 Silver Bluff Road, SW  
Aiken, SC 29803  
(803) 293-2400

### LOBBY HOURS

MON – FRI | 9:00 am – 5:00 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## AUGUSTA

3638 Walton Way Extension  
Augusta, GA 30909  
(706) 396-2500

### LOBBY HOURS

MON – FRI | 9:00 AM – 5:00 PM

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## BEREA

45 Farris Bridge Road  
Greenville, SC 29617  
(864) 294-9711

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## BLYTHEWOOD

201 Main Street  
Blythewood, SC 29016  
(803) 726-6300

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## CAMDEN

631 West DeKalb Street  
Camden, SC 29020  
(803) 432-7575

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## CAYCE/WEST COLUMBIA

506 Meeting Street  
West Columbia, SC 29169  
(803) 791-8810

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## CHAPIN

127 Amick's Ferry Road  
Chapin, SC 29036  
(803) 345-5952

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## COLUMBIA - DOWNTOWN

1213 Lady Street  
Columbia, SC 29201  
(803) 724-5900

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

## COLUMBIA - NORTHEAST

9822 Two Notch Road  
Columbia, SC 29223  
(803) 865-7475

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## EASLEY

1670 East Main Street  
Easley, SC 29640  
(803) 306-1444

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## EVANS

1200 Town Park Lane,  
Suite 101  
Evans, GA 30809  
(706) 941-3388

### LOBBY HOURS

MON – FRI | 9:00 am – 5:00 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## FOREST ACRES

4404 Forest Drive  
Columbia, SC 29206  
(803) 790-0100

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## GILBERT

4325 Augusta Highway  
Gilbert, SC 29054  
(803) 892-4400

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## GREENVILLE

105 N North Spring Street  
Suite 100  
Greenville, SC 29601  
(864) 720-1270

### LOBBY HOURS

MON – FRI | 9:00 am – 5:00 pm

## IRMO

1030 Lake Murray Boulevard  
Irmo, SC 29063  
(803) 781-3000

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

## LEXINGTON

5455 Sunset Boulevard  
Lexington, SC 29072  
(803) 951-0555

### LOBBY HOURS

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

### DRIVE-THROUGH HOURS

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

### **NEWBERRY**

1735 Wilson Road  
Newberry, SC 29108  
(803) 321-3200

#### **LOBBY HOURS**

MON – FRI | 9:00 am – 5:00 pm

#### **DRIVE-THROUGH HOURS**

MON – THURS | 8:30 am – 5:00 pm  
FRIDAY | 8:30 am – 5:30 pm

### **POWDERSVILLE**

11000 Anderson Road  
Piedmont, SC 29673  
(864) 331-2880

#### **LOBBY HOURS**

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

#### **DRIVE-THROUGH HOURS**

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

### **PROSPERITY**

101 North Wheeler Avenue  
Prosperity, SC 29127  
(803) 364-2008

#### **LOBBY HOURS**

MON – FRI | 9:00 am – 5:00 pm

#### **DRIVE-THROUGH HOURS**

MON – THURS | 8:30 am – 5:00 pm  
FRIDAY | 8:30 am – 5:30 pm

### **RED BANK**

1449 Two Notch Road  
Lexington, SC 29073  
(803) 359-0022

#### **LOBBY HOURS**

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

#### **DRIVE-THROUGH HOURS**

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

### **ROCK HILL**

1746 Ebenezer Rd  
Rock Hill, SC 29732  
(803) 327-8989

#### **LOBBY HOURS**

MON – THURS | 9:00 am – 5:00 pm  
FRIDAY | 9:00 am – 5:30 pm

#### **DRIVE-THROUGH HOURS**

MON – THURS. | 8:30 AM – 5:00 PM  
FRIDAY | 8:30 AM – 5:30 PM

### **SANDY SPRINGS**

6065 Roswell Road,  
Suite 110  
Sandy Springs, GA 30328  
(404) 256-7700

#### **LOBBY HOURS**

MON – FRI | 9:00 am – 4:00 pm

#### **DRIVE-THROUGH HOURS**

MON – FRI | 9:00 AM – 4:00 PM

### **ATM ONLY**

**NEWBERRY**  
1502 College Street  
Newberry, SC 29108

## **Have a question or need assistance?**

We are here to support you during this transition. If you have questions or need assistance, we have associates available.

### **Merger Weekend**

March 14 9:00am-5:00pm

March 15 2:00pm-6:00pm

### **Extended Hours**

March 16-20 8:30am-7:00pm

March 23-27 8:30am-7:00pm

March 30-31 8:30am-7:00pm

For assistance, please call (803) 951-0540 and select option #8.



## Download a PDF of this Guide

[www.firstcommunitysc.com](http://www.firstcommunitysc.com)

*If you have questions or need assistance, call  
your local banking office or (800) 829-6372.  
We are here and ready to help you.*



First Community Bank