

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	OTHER ANNUAL PERCENTAGE RATES (APRs)	ANNUAL MEMBERSHIP FEE	TRANSACTION FEE FOR CASH ADVANCES	TRANSACTION FEE FOR CONVENIENCE CHECKS	TRANSACTION FEE FOR BALANCE TRANSFERS	LATE PAYMENT FEE	OVERLIMIT FEE	RETURN CHECK FEE
WSJ Prime + 6.49% PENALTY RATE: WSJ Prime + 11.49%	CASH ADVANCE: WSJ Prime + 11.49% CONVENIENCE CHECKS: WSJ Prime + 11.49% PENALTY RATE: WSJ Prime + 11.49%	NONE	2% OF THE AMOUNT	2% OF THE AMOUNT	3% OF EACH AMOUNT, NOT MORE THAN \$75 EACH	\$35.00	\$35.00	\$35.00

*This APR may be applied to your account if your account becomes 60 or more days past due. If, for the next six months following your account being subject to the Penalty Rate, you make your payments by the due date your existing balances will return to the original Annual Percentage Rates.

International transactions may be subject to applicable currency exchange fees through your Visa/Mastercard carrier:

You will be in default if you fail to make any minimum payment within 25 days after the monthly statement closing date, which is your payment due date. You will be charged a fee if a payment is not received within 10 days of the payment due date.

THE ABOVE DISCLOSURES ARE ACCURATE AT THE DATE OF PRINTING (December 21, 2023). FIRST COMMUNITY BANK HAS THE AUTHORITY TO CHANGE THE ANNUAL PERCENTAGE RATE UPON 45 DAYS WRITTEN NOTICE TO THE CARDHOLDER. THE ANNUAL PERCENTAGE RATE WILL NEVER BE MORE THAN THE MAXIMUM RATE PERMITTED BY APPLICABLE LAW. BECAUSE RATE AND TERMS ARE SUBJECT TO CHANGE, YOU MAY CONTACT US FOR CURRENT INFORMATION BY WRITING TO: First Community Bank, P.O. Box 4327, Batesville, AR 72503.

LOSS OF INTRODUCTORY APR: WE MAY END YOUR INTRODUCTORY APR AND APPLY THE PENALTY APR IF YOU MAKE A LAYTE PAYMENT.

HOW WE WILL CALCULATE YOUR BALANCE: WE USE A METHOD CALLED "AVERAGE DAILY BALANCE" (INCLUDING NEW PURCHASES). AN EXPLANATION OF THIS METHOD IS PROVIDED IN YOUR ACCOUNT AGREEMENT.

BILLING RIGHTS: INFORMATION ON YOUR RIGHTS TO DISPUTE TRANSACTIONS AND HOW TO EXERCISE THOSE RIGHTS IS PROVIDED IN YOUR ACCOUNT AGREEMENT