

Bank Products & Services



Welcome

At First Community Bank, we understand your needs and offer the products and services you want. You'll find knowledgeable bankers, straight answers and friendly service every time you visit First Community Bank. We look forward to serving you!

Products

- Business Checking And Savings
- Business/Commercial Loans
- Certificates of Deposit (CD)
- Financial Planning and Investments¹
- Home Mortgage Loans
- Individual Retirement Accounts (IRAs)
- Personal Checking and Savings
- Personal Loans
- Small Business Administration Loans

Services

- ATMs with Interactive Teller Machine functions (ITM)²
- Bill Pay
- Debit Card Management
- Investment Services
- Monetary Instruments
- Online and Mobile Banking
- Online Loan Payments
- Personal Loans
- Safe Deposit Boxes³
- Small Business Administration Loans
- Telephone Banking (Dial 1st)
- Treasury Management Services
- ACH Origination
- Remote Deposit Capture
- Positive Pay
- Payroll PayCard Account
- Merchant Services
- Wire Transfers

¹ No Bank Guarantee; Not a Deposit; Not FDIC Insured; Not insured by any Federal Government Agency; May go down in value.

² ITM function available 8am-7pm, Monday through Friday. Saturdays 9am-noon; Excludes Bank holidays; Hours subject to change.

³ Available at select bank locations.



Personal

	Community Checking	Community Interest Checking	Community Gold	Teen Club Checking	Money Market Plus	Community Savings	Teens Club Savings	Kids Club Savings	Certificate of Deposit (CD)	Individual Retirement Account (IRA)
Opening Deposit	\$50	\$50	\$50	\$50	\$2,500	\$50	\$50	\$5	\$1,000	\$1,000
Instant Issue Debit Card	•	•	•	•						
FREE FCB ATM Transactions	•	•	•	•	•					
Online Banking	•	•	•	•	•	•	•	•	•	•
Bill Pay Included	•	•	•	•						
e-Statements Included	•	•	•	•	•	•	•	•		
¹ Up To \$15 ATM Fees Refunded	•	•	•	•	•	•	•			
Interest Earning		•			•	•	•	•	•	•
Age Restrictions			55+	13 - 17			13 - 17	<13		

¹ FCB Fee Only

Community Checking

- \$50 to open; No monthly service fee
- FREE e-Statements

Community Interest Checking

- \$50 to open
- Must maintain \$1,500 balance to earn posted Annual Percentage Yield
- If daily balance falls below \$1,500, \$15.95 Balance Maintenance Fee applied per statement cycle

Community Gold

- \$50 to open; No monthly service fee
- Account for age 55+
- FREE first order of checks
- FREE Cashier's Checks
- \$5 domestic wire transfers

Teens Club Checking

- \$50 to open; No monthly service fee
- Account for teens age 13-17
- Guardian must sign on account
- Parental controls available

Money Market Plus

- Interest-earning transaction account
- Tiered interest rate structure
- Must maintain \$2,500 balance to earn posted Annual Percentage Yield
- If daily balance falls below \$2,500, \$15.95 Balance Maintenance Fee applied per statement cycle
- \$7.50 excess withdrawal fee assessed each time the statement cycle limit of 6 withdrawals is exceeded
- Accrued interest is forfeited if account is closed before statement cycle

Community Savings

- \$50 to open
- Must maintain \$50 balance to earn posted Annual Percentage Yield
- If daily balance falls below \$50, \$3.95 Balance Maintenance Fee applied per statement cycle
- Accrued interest is forfeited if account is closed before the end of the statement cycle

(Accounts Continued)

Teens Club Savings

- Account for teens age 13-17
- \$50 to open; No monthly service fee
- Must maintain \$50 balance to earn posted Annual Percentage Yield
- Accrued interest is forfeited if account is closed before the end of the statement cycle

Kids Club Savings

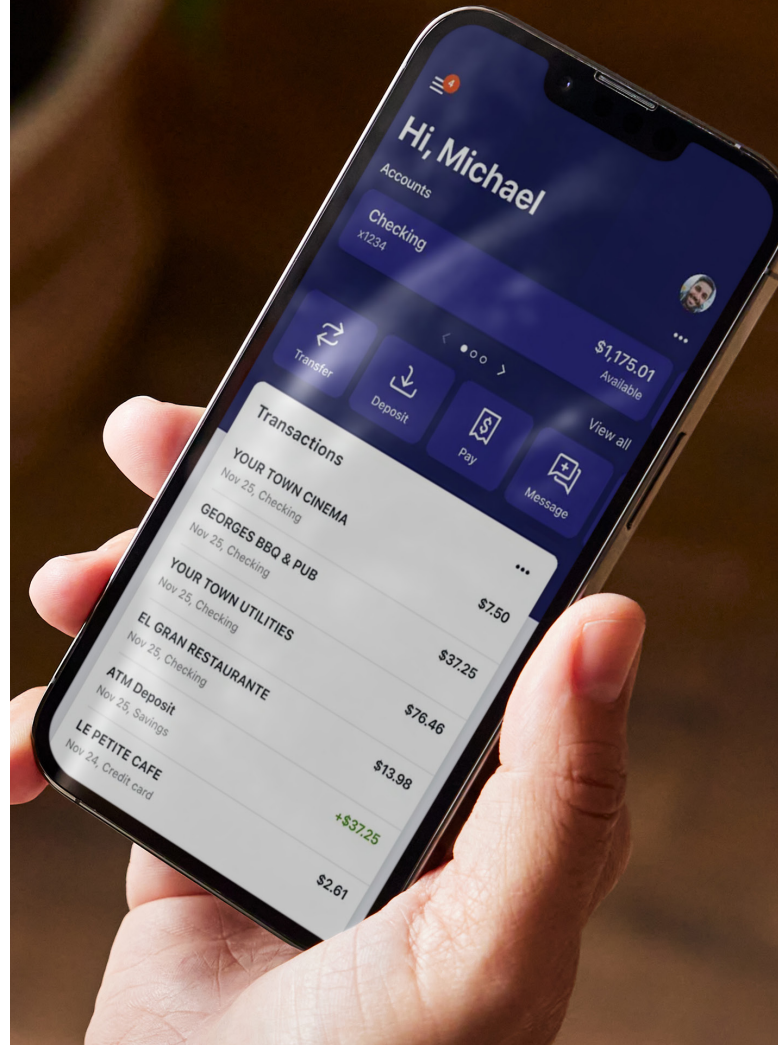
- Account for kids age 0-12
- FCB will match up to \$5 on first deposit
- Must maintain \$5 balance to earn posted Annual Percentage Yield
- Accrued interest is forfeited if account is closed before the end of the statement cycle
- e-Statement available – requires Custodian to have Online Banking access

Certificate of Deposit (CD)

- Interest-earning non-transaction account
- Maturity terms of 90 days to four years
- Competitive interest rates based on maturity term and principal amount
- Interest calculated using daily balance method
- Early withdrawal penalty applies

Individual Retirement Account (IRA)

- Retirement investment
- Interest-earning non-transaction account
- Maturity terms of 12, 18 or 24 months
- Competitive interest rates based on maturity term
- Interest calculated using daily balance method



Bank on the go, when and how you want with First Community Bank's mobile bank app!

- Chat with a virtual teller during bank hours
- Monitor your spending habits
- Make mobile check deposits
- Transfer between accounts
- Manage your debit card with FCB Guardian
- Pay a bill or person

ITMS

A New Way of Banking

Our Interactive Teller Machines (ITMs) resemble ATMs, but there's one significant difference — you can now communicate with a personal teller via live video, all from the comfort of your vehicle.

What Are the Benefits of an ITM?

Our ITMs offer extended hours beyond our regular bank hours, allowing you to perform transactions as if you were speaking with a teller at our traditional drive-thru service.

With the assistance of our ITM virtual personal teller, you can complete a variety of transactions:

- Make deposits (no deposit slips needed!)
- Make cash withdrawals of up to \$2,500
- Cash "on-us checks" up to \$2,500 (includes non-customers)
- Make loan payments
- Balance inquiry

How Do I Use an ITM?

To use our ITM, simply touch the screen to activate the two-way video function feature. Once the screen is activated, one of our virtual personal tellers will come online to assist you. The teller will guide you through your transaction just as they would in person.



Business

	Business Checking	Simple Business Plus	Simple Business Checking	Business Interest Checking	Business Money Market Plus	Business Savings	Certificate of Deposit (CD)
Opening Deposit	\$100	\$100	\$100	\$1,500	\$2,500	\$100	\$1,000
Instant Issue Debit Card	•	•	•	•	•	•	
Earn Interest				•	•	•	•
Treasury Management Available	•	•	•	•			
Remote Deposit Capture Available	•	•	•	•			
Money Service Business Eligible	•						
Visa/MC Setup Available	•	•	•	•			

Business Checking

- \$12 monthly account maintenance fee
- Variable earnings credit offsets monthly charges for business services used

Simple Business Plus

- No monthly balance requirement
- \$25 monthly account maintenance fee
- ACH Origination, Remote Deposit Anywhere, Positive Pay, Online Wire Transfers, ACH Blocking included
- 250 debits per month, \$.25 each additional

Simple Business Checking

- If balance falls below \$1,500, \$15 monthly maintenance fee applies
- First 250 debits per month are FREE, \$.25 each additional

Business Interest Checking

- Interest-earning checking account
- Must maintain \$1,500 balance to earn posted Annual Percentage Yield
- \$12 monthly account maintenance fee
- Variable earnings credit offsets monthly charges for business services used
- Interest compounds and credits account monthly
- Accrued interest is forfeited if account is closed before the end of the statement cycle

Business Money Market Plus

- Tiered interest rate structure
- Must maintain \$2,500 balance to earn posted Annual Percentage Yield
- If balance falls below \$2,500, \$15.95 monthly maintenance fee applies
- \$7.50 is assessed each time the statement cycle limit of six withdrawals is exceeded
- Interest compounds and credits account monthly
- Accrued interest is forfeited if account is closed before statement cycle

Business Savings

- Must maintain \$100 balance to earn posted Annual Percentage Yield
- If daily balance falls below \$100, \$3.95 maintenance fee applied per statement cycle
- Interest compounds and credits account quarterly
- Accrued interest is forfeited if account is closed before the end of the statement cycle

Certificate of Deposit (CD)

- Interest-earning non-transaction account
- Maturity terms of 90 days to four years
- Competitive interest rates based on maturity term and principal amount
- Interest calculated using daily balance method
- Early withdrawal penalty applies

Lending

At First Community Bank each and every loan – from personal to business, from smallest to largest – receives personalized customer service. Our ability to make local credit decisions enables us to respond quickly to your financing needs. We offer various lending options to achieve your personal and business goals.

Home Loan Center

Our Home Loan Center has helped thousands of customers build their first home, move to a larger home, or buy their long-awaited dream home. Our team of experts is here to answer your questions and personally guide you through the entire loan process.

Land Development & Home Construction

We are dedicated to the communities we serve, actively contributing to the development of numerous subdivisions and the construction of thousands of homes. We support the hospitality industry by helping to create accommodations for tourists.

We invest in office and retail centers that provide entrepreneurs with the space and resources they need to grow their businesses.

Small Business Administration

We believe there's nothing small about small businesses. They're important to you, to us, and to the success of our community. FCB is a designated SBA Preferred Lender and utilizes the SBA Express and Patriot Express loan programs, which allows the bank to offer expedited loan processing





Bank and ITM/ATM Locations

Dial 1st: 361-888-6695 • 1-800-647-3606
Assistance 1st Department: 361-888-9310

Alice

1600 East Main Street, Alice, TX 78332
361-664-8775 • 361-664-3325 Fax

Corpus Christi

4201 South Alameda, Corpus Christi, TX 78412
361-985-9310 • 361-985-9468 Fax

5406 Everhart Road, Corpus Christi, TX 78411
361-993-9310 • 361-993-9468 Fax

500 North Water Street, Suite 100, Corpus Christi, TX 78401
361-882-9310 • 361-882-9468 Fax

416 North Water Street, Corpus Christi, TX 78401
361-888-9310 • 361-888-9468 Fax

14254 S.P.I.D., Corpus Christi, TX 78418
361-949-9310 • 361-949-0095 Fax

Home Loan Center

5406 Everhart Road, Corpus Christi, TX 78411
361-993-9703 • 361-993-3286 Fax

Kingsville

2525 Brahma Blvd., Kingsville, TX 78363
361-592-8002 • 361-592-8022 Fax

Pearland

6302 West Broadway Street, Suite 100, Pearland, TX 77581
281-721-9310 • 281-721-9324 Fax

Premont

120 South Agnes Street, Premont, TX 78375
361-730-2646 • 361-730-2647 Fax

Portland

1001 Wildcat Drive, Portland, TX 78374
361-643-9310 • 361-643-0095 Fax

Rockport

1629 Texas HWY 35 North, Rockport, TX 78382
361-729-9310 • 361-729-9468 Fax

Victoria

6252 North Navarro, Victoria, TX 77904
361-578-9310 • 361-578-9468 Fax

Additional ITM/ATM Locations

Alice

103 West Front Street, Alice, TX 78332
2500 East Main Street, Alice, TX 78332 (Spohn Hospital)

Corpus Christi

2473 Shaftsbury, Corpus Christi, TX 78415 - *COMING SOON*
6651 South Staples, Corpus Christi, TX 78413
2502 Rodd Field Road, Corpus Christi, TX 78414

Ingleside

2892 Gussie Street, Ingleside, TX 78362

Orange Grove

616 South Reynolds, Orange Grove, TX 78372



fcbot.com

