Please complete the application in full.

You may return it to your local branch,
fax to 304-323-6492
or email it to creditcards@fcbinc.com
or mail to P.O. Box 989 Bluefield, VA 24605
Attention: New Card Member Services

First Community Bank Member FDIC | People's Community Bank Member FDIC

For Internal Use Only

Branch _____ Associate Name _____ ID No. _____

Application for Personal Credit

You can also apply from your smartphone!

To avoid delays, please provide all information requested.
Please print clearly in black or blue ink.
Business Credit application is separate.

1 APPLICANT INFORMATION

Full Name: _____ Social Security Number: _____ DOB: _____
Physical Address (no PO Box): _____ Apt#: _____
City: _____ State: _____ Zip: _____ How Long Yr. _____ Mo. _____
Own _____ Rent _____ Housing Payment: $_____ Home Telephone #: _____ Cell Phone: _____
Mailing Address (if different): _____ City: _____ State: _____ Zip: _____
Name of Bank: _____ Type of Account: Checking _____ Savings _____
Employer: _____ Monthly Gross Income: _____
Position: _____ Years There: _____ Business Phone: _____

OTHER SOURCES OF INCOME: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Other Income Amount (per month): $ _____ Mother's Maiden Name (for security purpose): _____
Name and Address of nearest relative not living with you: _____

Identification Information - Document Type: _____ **Identification #:** _____ **State of Issue:** _____
Issuance Date: _____ **Expiration Date:** _____

2 CO-APPLICANT INFORMATION

Full Name: _____ Social Security Number: _____ DOB: _____
Physical Address (no PO Box): _____ Apt#: _____
City: _____ State: _____ Zip: _____ How Long Yr. _____ Mo. _____
Own _____ Rent _____ Housing Payment: $_____ Home Telephone #: _____ Cell Phone: _____
Mailing Address (if different): _____ City: _____ State: _____ Zip: _____
Name of Bank: _____ Type of Account: Checking _____ Savings _____
Employer: _____ Monthly Gross Income: _____
Position: _____ Years There: _____ Business Phone: _____

OTHER SOURCES OF INCOME: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Other Income Amount (per month): $ _____ Mother's Maiden Name (for security purpose): _____
Name and Address of nearest relative not living with you: _____

Identification Information - Document Type: _____ **Identification #:** _____ **State of Issue:** _____
Issuance Date: _____ **Expiration Date:** _____

NOTE: When you furnish Applicant and Co-Applicant information and each such person signs below, you indicate your INTENT TO APPLY FOR JOINT CREDIT.
Each person can use the account, and each person is liable for the debt.
I have read the entire application, agree to its term, and certify the information is correct.

X _____ Applicant's Signature _____ Date
X _____ Co-Applicant's Signature _____ Date

AUTHORIZED SIGNER INFORMATION

Full Name: _____ DOB: _____
Physical Address (no PO Box): _____ Apt#: _____
City: _____ State: _____ Zip: _____

Identification Information - Document Type: _____ **Identification #:** _____ **State of Issue:** _____
Issuance Date: _____ **Expiration Date:** _____

X _____
Authorized Signer's Signature _____ Date

3 TRANSFER HIGH-RATE BALANCES AND SAVE

Bank/Creditor Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Phone Number (with Area Code: _____
Amount to Transfer: $ _____
Account/Card Number: _____

Bank/Creditor Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Phone Number (with Area Code: _____
Amount to Transfer: $ _____
Account/Card Number: _____

IMPORTANT INFORMATION IF YOU ARE TRANSFERRING A BALANCE

No balance transfer fee for transfers conducted through September 30, 2013. After September 30, 2013, there is a balance transfer fee of 3% or $5.00 for each transfer, whichever is greater. You may transfer balances up to your available credit. If you exceed your credit line, then we may refuse to process the balance transfer or process the transfer for an amount that does not exceed your credit limit. Please continue to make payments on the unpaid balance of each account according to the terms of the agreement. We cannot close your other account(s), even if you transfer the entire balance. We process balance transfers as cash advances according to the terms of the Credit Card Agreement. After September 30, 2014, there is no grace period for balance transfers. Convenience checks and balance transfers may not be used to make payments on a First Community Credit Card Account. If you transfer an amount related to a transaction you dispute, you may lose your rights against the other creditor.

X _____
Account Holder's Signature _____ Date

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** introductory APR until September 30, 2014 based on your creditworthiness. After that, your APR will be **9.90% to 20.90%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Please check with your local financial center or online for updated rates.
APR for Balance Transfers	**0.00%** introductory APR until September 30, 2014 based on your creditworthiness. After that, your APR will be **9.90% to 20.90%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.90% to 23.90%**. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. Interest will be charged on cash advances and balance transfers beginning on the transaction date
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore**

Fees	
Annual Fee	**None**
Transaction Fees • **Balance Transfer** • **Cash Advance** • **Foreign Transaction**	No balance transfer fee for transfers conducted before September 30, 2013. After September 30, 2013, either **$5** or **3%** of the amount of each transfer, whichever is greater. Either **$5** or **3%** of the amount of each cash advance, whichever is greater. **3%** of each transaction in U.S. dollars.
Penalty Fees • **Late Payment** • **Over-the-Credit Limit** • **Returned Payment**	 Up to **$35.** Up to **$35.** Up to **$35.**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."
Loss of Introductory APR: We may end your introductory APR and apply the APR stated above if you make a late payment.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
How Do You Calculate My Variable Rates? Your variable rates may change when the Prime rate changes. We calculate variable rates by adding a percentage to the Prime rate published in *The Wall Street Journal* on the 25th day of each month. If the *Journal* is not published on that day, then see the immediately preceding edition. Prime rate is 3.25% as of May 15, 2013. Please check with your local financial center, online or call 800-944-2726 for updated information.

Apply from your smartphone!

Minimum age of applicant(s): First Community Bank will not accept an application for a borrower(s) under the age of 21.

To All Applicants: Applicant(s) applies to First Community Bank, a Virginia Corporation, or its successors and assigns "(Issuer") for an Account as indicated on the front of this document. If this application is accepted and credit card(s) issued, those signing on front will be deemed to be in agreement with the term and conditions accompanying the card(s). Each Applicant in signing this form, certifies the information given herein to be true and correct and agrees to pay all charges on such Account when due.

Each Applicant authorized the Issuer to obtain a credit report in connection with this application and from time to time after the Account is established, the Issuer may verify that the Applicant(s) continues to qualify for the Account. Issuer may verify Applicant(s) credit, employment history and other information relating to the Applicant(s) and to answer questions about the Issuer's experience with each person. Each Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account requested by the undersigned, or for any legitimate purpose relating to the Account. The Applicant understands the Issuer will retain the application whether or not it is approved. **By obtaining an Account and Card, you authorize Issuer to provide information to your Bank from time to time concerning your Account and your use of your Account.**

*I understand that by submitting/signing this application that my request is subject to credit approval.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

First Community Bank complies with Section 326 of the U.S.A. PATRIOT Act. This law mandates that we collect and verify certain information about you while processing your account application. Please contact a bank representative if you have questions.