

# bank services



**1st**  
**Community Bank**  
MEMBER FDIC

# welcome

Now, more than ever, it just makes good sense to bank with First Community Bank. We understand your needs, and offer the technology and services you want.

Personal banking customers will find a full range of products, from a Kids Club that encourages our very youngest customers to start saving early, to checking, savings and Money Market accounts and CDs, to personal and consumer loans. Our Home Loan Center has made the dream of homeownership a reality for thousands of South Texans.

Business customers can choose from a variety of accounts and cash management services that streamline deposits, transfers and payroll. And our award-winning SBA loan department is a designated U.S. Small Business Administration Preferred Lender.

You'll find knowledgeable bankers, straight answers and friendly service every time you visit First Community Bank. We look forward to serving you.



# products + services

## Products

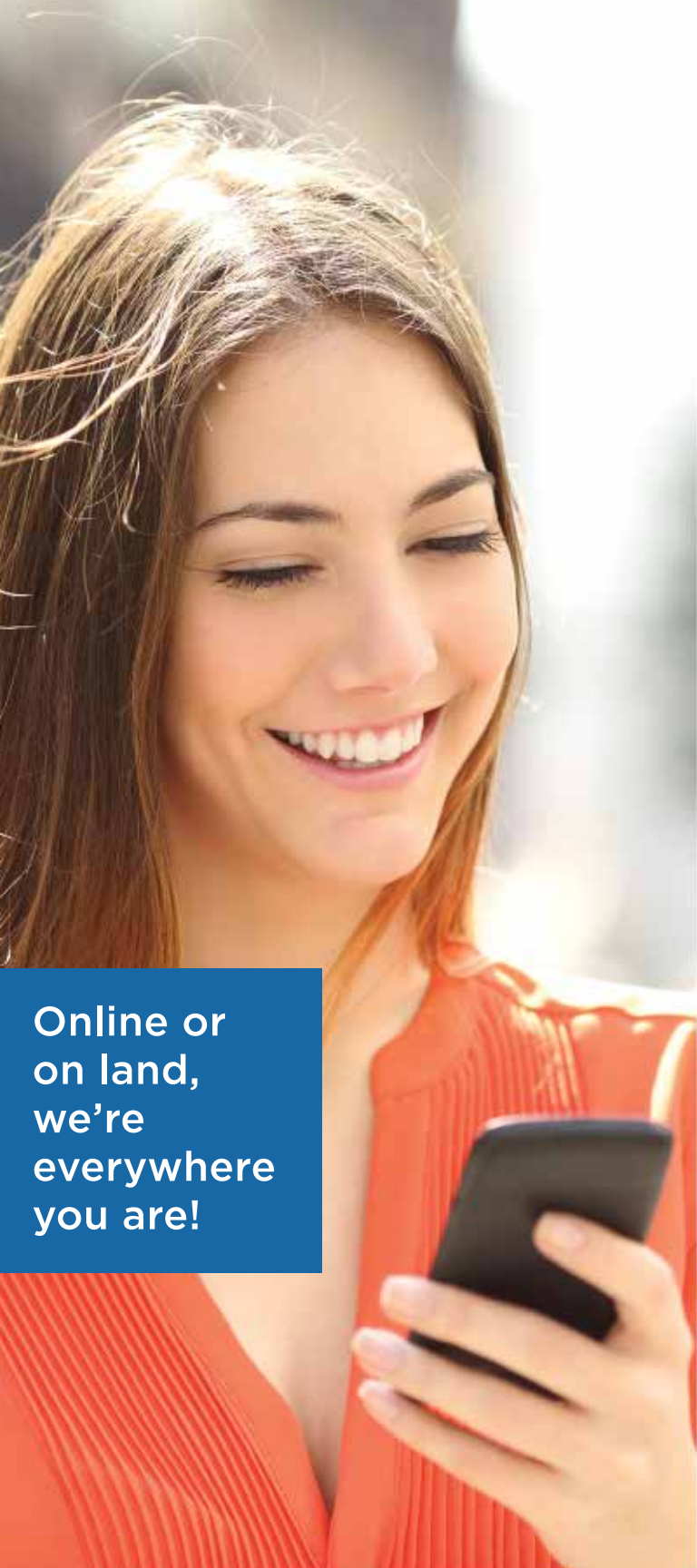
- Personal Checking and Savings
- Personal Loans
- Home Mortgage Loans
- Certificates of Deposit
- Individual Retirement Accounts (IRAs)
- Business Checking And Savings
- Business Loans
- Small Business Administration Loans
- Financial Planning and Investments \*

## Services

- Smart ATMs That Take Deposits
- Interactive ATM's - Talk to a live Banker
- Online and Mobile Banking
- Telephone Banking (Dial 1st)
- Savings Sam
- BillPay
- Loan Payment Portal
- Cash Management Services
  - ACH Origination
  - Remote Deposit Capture
  - Positive Pay
  - PayCard Account
  - Merchant Services
- Wire Transfers
- Monetary Instruments
- Safe Deposit Boxes
- FCB Guardian







Online or  
on land,  
we're  
everywhere  
you are!

### **Bank and ATM Locations**

Dial 1st: (361) 888-6695 • 1-800-647-3606

#### **Alice**

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

#### **Corpus Christi at Alameda**

4201 S. Alameda, Corpus Christi, TX 78412  
(361) 985-9310 • (361) 985-9468 Fax

#### **Corpus Christi at Everhart**

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

#### **Corpus Christi at Water Street**

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

#### **Corpus Christi at the FCB Building**

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

#### **Padre Island**

14254 SPID, Corpus Christi, TX 78418  
(361) 949-9310 • (361)-949-0095 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 ATM Locations**

#### **Alice**

103 West Front Street, Alice, TX 78332  
2500 East Main Street, Alice, TX 78332

#### **Corpus Christi**

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 S Reynolds, Orange Grove, TX 78372

# business

	Business Checking	Simple Business Checking	Business Interest Checking	Business Money Market	Business Savings	Certificate of Deposit (CD)
Opening Deposit	\$100	\$100	\$1,500	\$2,500	\$100	\$1,000
Transaction Limits Per Cycle	Unlimited	Unlimited	Unlimited			
FREE Debit Card	•	•	•			
Earn Interest			•	•	•	•
Cash 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 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

- 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 6 transactions 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 4 years
- Competitive interest rates based on maturity term and principal amount
- Interest calculated using daily balance method
- Interest is added back to the CD principal every 3 months
- Early withdrawal penalty applies

# personal

	Community Checking	Community Gold	Teens Club Checking	Community Checking Plus	Community Money Market	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
FREE VISA Debit Card	•	•	•	•	•	•	•	•		
FREE FCB ATM Transactions	•	•	•	•	•	•	•	•		
FREE Online Banking	•	•	•	•	•	•	•	•	•	•
FREE BillPay	•	•	•	•	•					
FREE e-Statements	•	•	•	•	•	•	•	•		
*Up To \$15 ATM Fees Refunded	•	•	•	•	•	•	•	•		
Interest Earning				•	•	•	•	•	•	•
Age Restrictions		55+	13 - 17				13 - 17	<13		

\*FCB Fee Only

### Community Checking

- Basic checking account for everyone!

### Community Gold

- Must be 55+ to open
- FREE first order of checks
- FREE Cashier's Checks
- \$5 domestic wire transfers
- Special rates on CDs

### Teens Club Checking

- First Checking Account for teens age 13-17
- Guardian must sign on account
- Parental controls available

### Community Checking Plus

- Interest-earning account
- \$50 to open, \$5 Monthly Service Fee
- Must maintain \$1,500 balance to earn posted Annual Percentage Yield
- Accrued interest is forfeited if account is closed before the end of the statement cycle

### Community Money Market

- Interest-earning limited transaction account
- Tiered interest rate structure
- 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
- \$7.50 excess withdrawal fee assessed each time the statement cycle limit of 6 transactions is exceeded
- Accrued interest is forfeited if account is closed before statement cycle

### Community Savings

- Basic savings account for everyone!
- 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

### **Teens Club Savings**

- Special account for teens age 13-17
- 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**

- FCB will match up to \$5 of your first deposit!
- Up to 12 years old eligible
- 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

### **Certificate of Deposit (CD)**

- Interest-earning non-transaction account
- Maturity terms of 90 days to 4 years
- Competitive interest rates based on maturity term and principal amount
- Interest calculated using daily balance method
- Interest is added back to the CD principal every 3 months unless otherwise specified by account holder
- 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
- Interest is compounded daily and added back to the IRA principal each quarter



When you bank with us, your deposits are reinvested in homes and businesses right here in South Texas, helping families and business owners succeed. Together, we're building stronger communities.





# 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 a complete range of lending options to achieve your personal or business goals.

- Construction and land development
- Residential home mortgage
- Agriculture and livestock
- Oil and gas
- Vehicle and equipment
- Auto, boat and recreational vehicle

## **Small Business Administration (SBA)**

At First Community Bank, 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.

## **Home Loan Center**

Our Home Loan Center has helped thousands of people build their first home, move to a larger home, or buy their long-awaited dream home. We have a great step-by-step guide to building your home on our website, and mortgage experts at our Home Loan Center can pre-qualify you even before you begin your home search.

- Free pre-qualification
- Step-by-step, In-house loan application, underwriting, approval, and closing
- Loans to buy, build or refinance
- Competitive rates

## **Agriculture Lending**

First Community Bank has a strong commitment to area farmers. We provide personalized service with quick turnaround time, competitive interest rates and flexible payment options. Our agricultural lending specialists are experienced in farming and understand the important role ag credit plays in your operation.





First Community Bank  
416 North Water Street  
Corpus Christi, TX 78401  
361.888.9310

[fcbot.com](http://fcbot.com)

