

FIRST BANK

CITY OF TRINITY
 SCIR GRANT# 11891
 5978 NC HIGHWAY 62
 TRINITY NC 27370-7757

Statement Period: June 01, 2024 Thru June 30, 2024

Account Number: *****6335

Account Name	Account Number	Balance
BUSINESS ESSENTIALS	XXXXXX6335	.00
BUSINESS ESSENTIALS	CITY OF TRINITY	Acct XXXXXX6335
	SCIR GRANT# 11891	

Beginning Balance	6/01/24	22,000.00
Deposits / Misc Credits	0	.00
Withdrawals / Misc Debits	1	22,000.00
** Ending Balance	6/30/24	.00 **
Service Charge		.00
Average Balance		13,933
Average Collected Balance		13,933
Minimum Balance		0

MISCELLANEOUS DEBITS

Date	Amount	Activity Description
6/20	22,000.00	TRANSFER TO DD XX6386 TRANSFER CHECK RUN ON MAY 31 2024

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
6/20	.00				

To Balance Your Checkbook

24-hour telephone banking: 888-518-4636

for balance inquiries, deposits posted,
checks paid and loan information.

Customer Service: 866-792-4357

Monday - Friday 7:00 a.m. - 8:00 p.m.
Saturdays & some Holidays 9:00 a.m. - 4:00 p.m.

**IMPORTANT INFORMATION
REGARDING YOUR ELECTRONIC TRANSFER ACCOUNTS**

Telephone Confirmation of Preauthorized Deposits

Deposits from your prearranged Direct Deposits, (which are made at least once every 60 days, from the same source) can be verified by calling the Customer Service number listed below during the hours specified.

**In Case of Errors or Questions About Your Electronic Transfers
(For Consumer Accounts Only)**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt:

Call our Customer Service Center at **1-866-792-4357**
Monday - Friday 7:00 a.m. to 8:00 p.m.
Saturdays & some Holidays 9:00 a.m. to 4:00 p.m.

Or, you may write to us at: **Customer Service Center
P. O. Box 10589
Greensboro, NC 27404**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

1. Verify that all withdrawals and deposits shown on the front are recorded in your checkbook register. If you believe your statement contains an error or unauthorized transactions, promptly report the matter to us.		
2. List in your checkbook register all items which have not been included previously. <i>Examples: Checking account service charge for this month, automatic transfer or draft preauthorized by you, direct deposit of your paycheck, ATM or Debit card transactions.</i>		
3. Enter ending balance shown on this statement	\$	
4. List deposits made after "through" date shown on this statement	DATE	AMOUNT
5. Total of deposits made since statement "through" date		
6. Add line 3 and 5 and enter here		
7. List outstanding checks (checks not posted on this statement).	Check No. or Date	AMOUNT
8. Total of outstanding checks	\$	
9. Subtract line 8 from line 6 – This is the balance of your account.	\$	

IMPORTANT INFORMATION REGARDING YOUR CREDIT LINE ACCOUNT

HOW TO COMPUTE YOUR CREDIT LINE FINANCE CHARGE AND AVERAGE DAILY BALANCE

We figure the finance charge on your account by applying the daily periodic rate to the "average daily balance" of your account (including current transactions) for the number of days in the billing cycle. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." The finance charge will continue to accrue each day until the loan account is paid in full.

PROMPT CREDITING OF DIRECT PAYMENTS

Payments should be mailed to First Bank, PO Box 10209, Greensboro, NC 27404. If payments are received by us at this address by 5:00 p.m. they will be credited to your account that same day. If received after 5:00 p.m. they may be credited as of the following banking business day. If you make payments at any other authorized banking location, crediting such payments to your account may be delayed up to 5 days.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE ACCOUNT

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at First Bank, Customer Service Center, PO Box 10209, Greensboro, NC 27404, as soon as possible. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but doing so will not preserve your rights.

In your letter, give us the following information:

- *Account Information:* Your name and account number.
- *Dollar amount:* The dollar amount of this suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

While we investigate whether or not there has been an error, the following are true: You do not have to pay any amount in question while we are investigating your claim, but you are still obligated to pay the parts of your bill that are not in question. We can apply any unpaid amount against your credit limit. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your concern, we cannot report you as delinquent or take any legal action to collect the amount you question.

FIRST BANCORP

Rev. April 2024

FACTS WHAT DOES FIRST BANCORP DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account balances and credit history
- Payment history and overdraft history

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bancorp share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call Toll-free 1-866-792-4357 (customer service)
- Online banking customers – log on to a secure session at localfirstbank.com with your user name and password and choose Messages and click the New Conversation button to send a message request.

Please note:
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call toll-free 1-800-548-9377 ext. 254 (Privacy Officer)

Who we are	
Who is providing this notice?	First Bancorp means the following institutions: First Bank (also d/b/a FB Wealth Management, and CarBucks), First Troy SPE, LLC, Magnolia Financial, Inc. and Select Real Estate Holdings, LLC
What we do	
How does First Bancorp protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally, our employees are trained to comply with our privacy standards and policies and are committed to safeguarding customer information.
How does First Bancorp collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • use your credit or debit card or pay your bills • make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include: Companies with a First Bancorp name such as First Bank (also d/b/a FB Wealth Management, and CarBucks), First Troy SPE, LLC, Magnolia Financial, Inc. and Select Real Estate Holdings, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First Bancorp does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial service companies.</i>
Other important information	
Special Notice to California and Vermont Residents: If your account has a California or Vermont billing address, we will automatically limit the sharing of your information and we will treat your account as if you have elected to opt out.	