

W E L C O M E G U I D E

I N F O R M A T I O N



Important Dates for new Bank of North Carolina customers

Please review the chart for important dates relating to your new Bank of North Carolina accounts and services. The Welcome Guide details specific information about the transfer of your accounts. If you have any questions, stop by your local branch or call 1-800-262-7175.

	<u>What is Happening?</u>	<u>When?</u>
Merger and Account Conversion Refer to Page 1	Randolph Bank & Trust will become part of Bank of North Carolina. Computer systems will be integrated, and your accounts will be transferred to comparable Bank of North Carolina accounts.	December 13, 2013
Deposit Account Statements Refer to Page 2	We will be issuing a special statement cycle on Friday, December 13, 2013 .	Special Statement December 13, 2013
Loan and Payment Information Refer to Page 3	The terms and conditions of your loans and lines of credit will not change. If there are any changes to your existing loan account number, you will receive that information in a separate mailing, prior to December 13, 2013	December 13, 2013
Debit and ATM cards Refer to Page 3	Debit and ATM card customers will receive a new Bank of North Carolina Visa Check Card or ATM card and PIN. You may continue to use your existing card through December 15, 2013 . If you do not receive your card and PIN by December 9, 2013 please call us.	Activate New Debit and ATM Card on December 16, 2013
Electronic Statement Delivery Refer to Page 4	If you are currently using Electronic Statement Delivery within Online Banking through Randolph Bank & Trust, you will have to enroll for this service through Bank of North Carolina.	Enroll December 16, 2013
Wire Transfers Refer to Page 2	If you currently use the wire transfer service through Randolph Bank & Trust, you will need to note new wire instructions for Bank of North Carolina.	New Wire Instructions Effective December 16, 2013
Bank Routing and Transit Number Refer to Page 4	The Bank's Routing and Transit number will change to: 053112039	December 16, 2013
Online Banking and Bill Payment Refer to Page 3-4	Access to business online banking will be unavailable beginning on Friday, December 13, 2013 at 5:00 PM and resume on Monday, December 16, 2013 at 8:00 AM. Access to consumer online banking will be 'Inquiry Only' beginning on Friday, December 13, 2013 at 5:00 PM and resume on Monday, December 16, 2013 at 8:00 AM. Your current bill pay information, existing payees and scheduled payments will transition with the system conversion. Any bill payments scheduled prior to Thursday, December 12, 2013 will be processed as normal.	Begin using Bank of North Carolina Online Banking and Bill Pay on December 16, 2013 at 8:00 AM
Telephone Banking: Access 24 Refer to Page 4	You will have the ability to use a 24 hour direct line to inquire about your Bank of North Carolina accounts	December 16, 2013

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Welcome to Bank of North Carolina!

We are excited to welcome all Randolph Bank & Trust customers to Bank of North Carolina. While you may not yet be familiar with Bank of North Carolina (operating in South Carolina as BNC Bank), we are confident that you will gain the same level of trust, loyalty, and pride in our Company that over 60,000 customers throughout the Carolinas have come to enjoy. As an FDIC state-chartered bank, all of your accounts continue to enjoy the safety of FDIC insurance protection and a strongly capitalized and profitable bank.

This Welcome Guide includes information about Bank of North Carolina products, services and locations. You will also find a chart which describes the many enhancements to your current Randolph Bank & Trust accounts. These changes will take place on December 13, 2013. Please take time to read through the information about your account(s) and save this guide for future reference.

As we transition your relationship into Bank of North Carolina, we are committed to making this process as seamless as possible. What does this mean to you as a Bank of North Carolina customer? Most importantly, it means you can expect the same quality, personalized service you have come to trust at your bank. In our efforts to take your banking experience to an even higher level, you will see the same familiar faces in your local offices that you have known combined with the strength, stability and enhanced resources of Bank of North Carolina. Our staff remains committed to providing excellent service while being a trusted advisor as we work together to meet your financial needs.

If you have additional questions, please visit us at one of our convenient offices throughout North and South Carolina. You may also call us at (800) 262-7175, or contact us by e-mail at info@bankofnc.com.

Sincerely,



Richard D. Callicutt, II
President & Chief Executive Officer

Deposit Services

Checking and Savings Accounts

We have made every effort to transition your existing account to a similar type of account with Bank of North Carolina. You will find in many cases your new account type will have a lower service charge and balance requirement. Service charges will be waived through **January 15, 2014**. A listing of deposit products offered through Bank of North Carolina is available for your review in this booklet. Also included is a chart showing how your Randolph Bank & Trust account type was transitioned along with details of your new Bank of North Carolina account. If you would like a different account type, please contact your local branch.

Checking, Savings and Money Market Account Numbers

The account number(s) for your checking, savings and money market accounts may change during this process of converting from Randolph Bank & Trust to Bank of North Carolina. If you currently have automatic payments or direct deposits and your account number DOES NOT change, those services will continue uninterrupted during this transition. For those customers where an account number change is necessary, you will receive an additional notification outlining the specific details.

Please keep in mind regardless of whether your account number changes or not, the Bank's Routing and Transit number will change to 053112039 as of **December 16, 2013**. Bank of North Carolina will continue to process your checks and electronic transactions without interruption during this transition period. As it is convenient, please contact your current relationships for electronic payments or direct deposit to notify them of this bank routing and transit number change.

If your account number DOES NOT change, you can continue to use your existing supply of checks. Your current checks will be valid for six months. If you should run out of checks, please wait until the week of **December 16, 2013**, to place your new order. We will provide you with counter checks at no charge to you until your new checks arrive.

As a reminder, if your checking, savings, or money market account number changes, additional notification by mail will be sent directly to you.

Credit Cards

Customers can continue to use their Randolph Bank & Trust credit cards, as they are not affected. All servicing and management of these cards will continue through the current company at the present time. Customers may also continue to make payments to their RBT credit cards at any RBT branch, until **December 31, 2013**. After that time, customers will need to send their payment to the mailing address on their statement.

Transaction Processing

In addition to the local branch offices you currently use, you will have the availability of our other Bank of North Carolina offices, as well as BNC Bank offices. Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Please review the Your Ability to Withdraw Funds section in the disclosure appendix for additional information.

Statement Cycles

We will be issuing a special statement cycle on **Friday, December 13, 2013** utilizing the Randolph Bank & Trust system. As a courtesy, all service charges will be waived on this special statement processing. During December and January, your statement date may change as a part of transitioning your account to Bank of North Carolina. As a courtesy, the service charges on your account will also be waived on your first statement from Bank of North Carolina. This will allow you time to adequately review your account and make adjustments as necessary. Service charges will resume on the next statement processing.

Interest Information which may apply to your Checking, Savings, or Money Market Account

Rate. The interest rate and Annual Percentage Yield on your account are variable and are subject to change at any time. Rate tiers associated with your account could be different from your current account and may differ as a result of the merger. Please contact your local branch representative if you have questions. **

Compounding and Crediting. Interest will be compounded daily and credited to your account monthly. If you close your account before interest is credited you will not receive the accrued interest. **

Computation Method. We use a daily balance computation method on the collected balance in your account. **

Wire Transfers

If you currently use the wire transfer service through Randolph Bank & Trust, please note new wire instructions that become effective on **Monday, December 16, 2013**. If you have any further questions please contact your local branch office. This information along with your account registration and new account number is all you need for instructions on an incoming wire.

Receiving Bank Name:	Bank of North Carolina
Receiving Routing and Transit:	053112039
Receiving Bank Address:	1226 Eastchester Drive High Point NC 27265

ATM Locations and Service

Bank of North Carolina has ATM locations throughout North and South Carolina. You can find a listing of locations in the back of this Welcome Guide or you may visit our website at www.bankofnc.com at your convenience. Bank of North Carolina does not charge our customers when they use ATMs at other banks. However, there may be a charge from the bank that owns the ATM.

Certificate of Deposit and Individual Retirement Accounts

The terms and conditions of your existing Certificate of Deposit or Individual Retirement Account with Randolph Bank & Trust will not change until maturity. The account number for your Certificate of Deposit or Individual Retirement Account will also remain the same. Statements about your Individual Retirement Account(s) will be mailed on an annual basis.

**Refer to appendix for further information.

FDIC Insurance Coverage

Deposits at Bank of North Carolina are insured by the FDIC. During the first six months after the merger of Bank of North Carolina and Randolph Bank & Trust, your deposits will continue to be separately insured. Certificates of Deposit and Individual Retirement Account balances at each financial institution will remain separately insured until the earliest maturity date after **April 1, 2014**.

Tax Reporting

Bank of North Carolina will be providing 1099's and 1098's at year end for the tax year 2013. For any questions or concerns regarding your 2013 tax reporting information, please contact your local branch office.

Safe Deposit Box

If you currently have a safe deposit box with Randolph Bank & Trust, the box will transition with Bank of North Carolina. You will receive your next annual billing from Bank of North Carolina and your safe deposit box number will not change. You may notice an account number change on the billing that will now include a prefix of 80, 81, 82, 83 or 85 followed by zeros and your box number. Below you will find a listing of fees associated with safe deposit box rentals. Any additional fees associated with safe deposit boxes can be found in the Common Features/Schedule of Fees in this booklet.

3 X 5	\$25.00	5 X 5	\$35.00	7 X 10	\$75.00
3 X 10	\$40.00	5 X 10	\$50.00	10 X 10	\$90.00

*For Cardinal Account customers a \$25.00 discount will be applied to the annual fee.

Loan Services

Loan Account Information and Numbers

The terms and conditions on your loans and lines of credit will not change. If there are any changes to your existing loan account number, you will receive that information in a separate mailing, prior to **December 13, 2013**.

Loan Payments

Payment due dates will not change other than described below. If you are currently receiving a loan statement or billing notice you will continue to receive notices. If your loan payment is set for an automated draft, this service will continue uninterrupted with no further action required on your part. Additionally, you may continue to make payments at your local branch.

If you currently have a Ready Cash account, soon be known with Bank of North Carolina as Cashline, your billing notice will no longer be included with your checking account statement. You will receive a separate billing notice and if your payment is set for an automated draft this will continue uninterrupted. The payment will be transferred on the payment due date.

Home Equity Line of Credit (HELOC) statements will change as follows:

You will continue to receive monthly billing statements at the same time of the month as you have in the past. Your payment will be due 25 days from the statement date. Additionally, if your HELOC payment is set for an automated draft, this service will continue uninterrupted with no further action required on your part.

Unless you receive notice of an account number change affecting your Home Equity Line you may continue to use the checks you currently have to access your line.

Electronic Banking

Checkcard (Debit Card)

As a current Randolph Bank & Trust ATM/debit card holder, you can continue to use your existing card through **December 15, 2013**. Please activate your Bank of North Carolina ATM/CheckCard on or after **December 16, 2013** using your system generated PIN provided in a separate mailing. A PIN based transaction can be performed at an ATM or by a purchase at a merchant using your PIN. Once you have successfully activated your new Bank of North Carolina ATM/CheckCard you should securely destroy your existing Randolph Bank & Trust ATM/debit card. If you use your card for any recurring transactions, for example automatic drafts with service providers, you will need to update your card information with them. Beginning **December 16th** to report your Bank of North Carolina ATM/CheckCard lost or stolen please call toll free to (866) 546-8273.

Online Banking

Consumer

If you are currently utilizing Online Banking, you will continue to have access with Bank of North Carolina. You will access your Online Banking information through www.bankofnc.com.

If you are currently using an Access ID such as rsmith01, then your new login information will be rsmith01 with the system conversion. In the event there is a duplicate access ID, you will be notified in a separate mailing.

For your security with the system conversion, passwords for all Online Banking users will be automatically set to the last 4 digits of your Social Security Number (SSN) or Tax ID Number (TIN). During your first login beginning **December 16, 2013** you will use the new User ID as noted above with the last 4 digits of your SSN or TIN and establish a new password. During this time we will also collect new security questions for your Online Banking service and you will also select your personal watermark. Bank of North Carolina will continue to offer this service at no charge to personal and small business clients.

Access to Consumer Online Banking will be 'Inquiry Only' beginning **Friday, December 13, 2013 at 5:00 PM** and resume on **Monday, December 16, 2013 at 8:00 AM**. We apologize for any inconvenience. Any transfers or bill payments scheduled prior to **Thursday, December 12, 2013** will be processed as normal.

Business

If you are a business customer or Cash Management user, you will continue to have access with Bank of North Carolina. You will access your Business Online banking information through www.bankofnc.com.

Customers that utilize Cash Management with ACH or Wire Origination services will receive a Single Sign On ID, secure token, and additional Marble Security information. These customers will need to recreate their ACH and Wire templates once you sign in for the first time. Fees will be applied for specific services. For more information, please review the Schedule of Fees located in this booklet.

If you are currently using an Access ID such as rsmith01, then your new login information will be rsmith01 with the system conversion. In the event there is a duplicate access ID, you will be notified in a separate mailing. For your security with the system conversion, passwords for all Online Banking users will be automatically set to the last 4 digits of your Social Security Number (SSN) or Tax ID Number (TIN). During your first login beginning **December 16, 2013** you will use the new User ID as noted above with the last 4 digits of your SSN or TIN and establish a new password. During this time we will also collect new security questions for your Online Banking service and you will also select your personal watermark.

Access to Business Online Banking will be unavailable beginning **Friday, December 13, 2013 at 5:00 PM** and resume on **Monday, December 16, 2013 at 8:00 AM**. We apologize for any inconvenience. Any transfers or bill payments scheduled prior to **Thursday, December 12, 2013** will be processed as normal.

Bill Payment Users

Your current information including any Bill Pay information, existing payees and scheduled payments will transition with the system conversion. Any transfers or bill payments scheduled prior to **Thursday, December 12, 2013** will be processed as normal.

You will access your Online Banking and Bill Pay information through www.bankofnc.com. Bank of North Carolina will continue to offer this service at no charge to personal and small business clients.

Roc-Kit™ Remote Deposit Capture

Business clients that currently use eDeposit through Randolph Bank & Trust will receive a new user ID and password, new instructions, a user guide, and installation of your scanner. During your first login with Roc-Kit™ Remote Deposit Capture beginning **December 16, 2013**, you will use your new user ID and password. All activity will be directed through our bank to your account.

Electronic Statement Delivery

If you are currently using Electronic Statement Delivery within the Online Banking Service you will have to enroll for this service on **December 16, 2013** via Bank of North Carolina's online banking service. Please be sure to download all statements prior to **December 13, 2013** to retain a copy, additionally, your Electronic Statements will now be maintained and available to you for 365 days. This will be applicable for new statements after **December 13, 2013**. For copies of statements prior to this date please contact your local branch office or call (800) 262-7175.

Merchant Services

Business clients that currently have their merchant services through Randolph Bank & Trust will continue to process as normal. If you are interested in changing your Merchant Service processor, please contact your local branch representative.

Telephone Banking – Access 24

Beginning on **Monday, December 16th** you will now have the ability to use Bank of North Carolina's Telephone Banking – Access 24. With Access 24, you've got a 24-hour direct line to your Bank of North Carolina accounts. Just pick up the phone for current balances, the status of recently cleared checks and deposits, and more.

For details, call BNC Access 24 toll free at (877) 842-4180. It's a great way to stay in touch with your money! If you have any questions please contact your local branch office.

BNC Access 24 (877) 842-4180 Toll Free

Please follow these simple steps:

1. Enter your account number, followed by the #(pound) key or press the * key to return to the menu.
2. Please wait while we access your account information.
3. Enter your PIN (personal identification number) followed by the # key, or (New User) if you have not yet established a PIN press the *(star) key.
4. New callers must establish a PIN (personal identification number).
5. Enter your social security or tax ID number, followed by the # key.
6. Enter a new PIN (personal identification number) followed by the # key.
7. Re-enter your PIN to verify, followed by the # key.

Personal Deposit Accounts

If your current Randolph Bank & Trust account is:	Your Bank of North Carolina account will be:	No monthly service charge when:	Monthly service charge
Basic Checking	Totally Free Checking	n/a	n/a
Reward Checking	Cardinal Checking	\$10,000 combined balances in CDs, checking, money market accounts, savings, IRAs or \$10,000 combined outstanding balances on a loan or line of credit	\$15
Choice Checking	BNC Choice Checking	One direct deposit or one automated draft each month	\$6
We have transitioned this account to a specially created product that continues to allow you higher rate options based on specific balances, while maintaining either one direct deposit or one automated draft each month.			
Personal Money Market Account	BNC Money Market Account**	\$1,000 daily balance	\$15
Smart Savings or Statement Savings or Bonus Savings	BNC Savings Account**	\$500 daily balance or \$5,000 in combined balances in personal deposit accounts	\$6

If another account better meets your needs instead of the one in which you are transitioned, please contact your local branch office for additional options or call 1-800-262-7175.

Business Deposit Accounts

If your current Randolph Bank & Trust account is:	Your Bank of North Carolina account will be:	No monthly service charge when:	Monthly service charge
Business Analysis Checking	BNC Business Checking	An earnings credit is calculated based on the average collected balance. The earnings credit may be used to offset fees on the account.	See page 11-12 for a detail list of analysis fees
Enterprising Business Checking or Estate Accounts	BNC Small Business Checking	None with 250 or fewer transactions* per month.	Items > 250 cost \$0.35 each beginning with the 251 st item.
Expanding Business Checking	BNC Premier Business Checking	None with 500 or fewer transactions* per month and monthly minimum balance of \$10,000	Items > 500 cost \$0.35 each beginning with the 501 st item. \$25 service fee
IOLTA Accounts	BNC IOLTA Checking	n/a	n/a
Premium Commercial Money Market	BNC Business Premium Money Market**	\$10,000 minimum balance is maintained	\$20
Business Money Market or Public Funds Accounts	BNC Business Money Market**	\$1,000 minimum balance is maintained	\$15
Commercial Statement Savings	BNC Business Savings***	\$500 minimum balance is maintained	\$6

Please see Consumer and Business Checking Options for complete details.

* Transactions are defined as checks paid, deposits, deposited items, and ACH debits and credits.

** Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6.

*** 6 withdrawals per month (\$3.00 for each additional withdrawal)

Consumer Checking Options

Checking Options	Cardinal	Totally Free****
Service Charge and Minimum Balance Requirements	\$10,000 combined balances in CDs, checking, money market accounts, savings, IRAs or \$10,000 combined outstanding balances on a loan or line of credit or \$15 per month charge.	None
Unlimited Checks	•	•
Bounce Protection*	•	
Free Online Banking/Bill Pay	•	•
BNC Check/ATM Card	•	•
Images	•	•
Interest-Bearing	•	
Cashline*** (Overdraft Protection)	•	•
Free Cardinal Checks or \$5 credit	•	
Free Safe Deposit Box**	•	
Free Notary Service	•	
Free Official Checks	•	
Free e-Statements	•	•
Preferred Loan Rates***	•	
Preferred CD Rates	•	

* See details on page 16-17 for eligibility.

** Complimentary 3 x 5 box or credit towards a larger box. Must check branch for availability.

*** Subject to credit approval.

**** Customer purchases checks and is responsible for any NSF's (non-sufficient funds).

Consumer Money Market & Savings Options

Money Market & Savings Options	BNC Premium Money Market Account	BNC Money Market Account	BNC Savings Account	BNC Minor Savings Account
Minimum Balance Required	\$10,000	\$1,000	\$500 daily balance or \$5,000 in combined balances in personal deposit accounts	None
Service Charge	\$20 if minimum balance requirement not met	\$15 if minimum balance requirement not met	\$6 if minimum balance or combined deposit balance requirements not met	None
Transaction Limit	Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6	Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6	Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6	2 withdrawals per month (\$2.50 for each additional withdrawal)
Online Banking	●	●	●	●
Complimentary Money Market Checks	●	●		

Business Checking Options

Checking Options	BNC Small Business	BNC Premier Business Checking	BNC Business Interest Checking	BNC Business Checking	BNC Non-Profit Checking
Service Charge	None with 250 or fewer transactions* per month	\$25 monthly if minimum balance requirements are not met	\$15 monthly if minimum balance requirements are not met	\$15 monthly An earnings credit is calculated based on the average collected balance. The earnings credit may be used to offset fees on the account.	None with 50 debits*** or fewer
Minimum Balance Required	None	\$10,000	\$5,000	None	None
Unlimited Checks	None	None	None	None	Limit 50 checks
Online Business Banking	●	●	●	●	●
Images	●	●	●	●	●
Activity Charges	\$.35 per item over 250 transactions	\$.35 per item over 500 transactions	\$.50 per item over 150 transactions	\$.40 per credit \$.20 per debit \$.10 items deposited Please see pages 11-12 for detail analysis	\$.30 per item over 50 debits
Bounce Protection**	●	●	●		

* Transactions are defined as checks paid, deposits, deposited items, and ACH debits and credits.

** See details on page 16-17 for eligibility.

*** Debits include checks, drafts, debit card purchases, and withdrawals done in person, by mail, or at an ATM.

Business Saving Options

Interest Checking Options	BNC Money Market Account	BNC Business Savings Account	BNC Premium Money Market
Service Charge	\$15 if minimum balance requirement is not met	\$6 if minimum balance requirement is not met	\$20 if minimum balance requirement is not met
Minimum Balance Required	\$1,000	\$500	\$10,000
Unlimited Checks	None	None	None
Online Business Banking	●	●	●
Images	●		●
Transaction Limits	Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6	6 withdrawals per month (\$3.00 for each additional withdrawal)	Unlimited withdrawals in person, by mail, or at the ATM. All other withdrawals limited to 6 per statement cycle. \$15 per withdrawal in excess of the 6
Higher Interest paid on Higher Balances	●	●	●

Disclosure Appendix

Interest Rate Tier Information

Savings Accounts

\$ 0.00 – \$ 9,999.99
\$ 10,000.00 and above

Money Market Accounts

\$ 0.00 – \$ 999.99
\$ 1,000.00 – \$ 9,999.99
\$ 10,000.00 – \$ 24,999.99
\$ 25,000.00 – \$ 99,999.99
\$ 100,000.00 and above

Premium Money Market Accounts

\$ 0.00 – \$ 99,999.99
\$ 100,000.00 – \$ 249,999.99
\$ 250,000.00 – \$ 499,999.99
\$ 500,000.00 – \$ 999,999.99
\$ 1,000,000.00 and above

BNC Business Interest Checking

\$ 0.00 – \$ 9,999.99
\$ 10,000.00 – \$ 99,999.99
\$ 100,000.00 – \$ 249,999.99
\$ 250,000.00 – \$ 749,999.99
\$ 750,000.00 and above

Cardinal Account

No balance tiers—all balances earn same interest rate.

BNC Choice Checking Account

\$ 0.00 – \$ 25,000.00
\$ 25,000.01 and above

Common Features / Schedule of Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. We may require not less than 7 days notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Personal Services Schedule of Fees

Service Description	Fee
Account Balancing	\$25.00 per hour
Account Research	\$25.00 per hour
ATM or Visa Check Card	No charge
Replacement ATM or Check Card	\$5.00
Bank by Mail	No charge
Bond/Coupon Collection	\$15.00
Check Printing	Varies by style selection
Collection Items	
Domestic	\$20.00 per item
International	\$35.00 per item

Copy of Cancelled Check	\$1.00 per copy
Counter Checks (4 to page)	\$4.00 per page
Daily Overdraft Fee (After 5 consecutive calendar days overdrawn)	\$5.00 per day until account is \$0.00 or more
Deposit Correction	\$5.00
Deposit Verification (request to confirm balances and deposits)	\$10.00
Deposited Item Returned Unpaid - Domestic	\$12.00
Deposited Item Returned Unpaid - International	\$30.00
Early Account Close (within 180 days)	\$25.00
Inactive (Dormant) Checking account	\$7.50 per month after 1 year of no activity
Inactive (Dormant) Savings or Money Market accounts	\$7.50 per month after 2 years of no activity
Incorrect Address Fee	\$5.00 per statement cycle
International POS/ATM Fee	3% of transaction
IRA Transfer Fee (closing)	\$25.00
Levy or Garnishment	\$100.00
Non-Customer On-Us Check Cashing Fee	\$5.00
NSF Overdraft Item Charge (paid)****	\$36.00
NSF Overdraft Item Charge (returned)****	\$36.00
Official Checks (customers only)	\$8.00
Online Banking with Bill Pay	No charge
Photocopies	\$1.00
Roc-Kit™ Anywhere	No charge
Safe Deposit Box Annual Rental	
3 x 5	\$25.00
5 x 5	\$35.00
3 x 10	\$40.00
5 x 10	\$50.00
7 x 10	\$75.00
10 x 10	\$90.00
Safe Deposit Box Drilling or Key Replacement	\$150.00
Sight Draft	\$50.00
Special Account Handling	\$25.00 per month
Statement Services	
Copy of Statement (no images)	\$5.00
Copy of Statement (with images)	\$10.00
Special Statement Cut-Off Date	\$25.00

Stop Payment	\$36.00
Subpoena	\$45.00 per hour, \$0.25 per page
Telephone Banking: Access 24	No charge
Telephone Transfer (via Bank representative)	\$5.00
Wire Transfer: Domestic	
Incoming	\$15.00
Outgoing	\$20.00
Wire Tracer	\$35.00
Cancellation or Amendment	\$35.00
Wire Transfer: International	
Incoming	\$15.00
Outgoing	\$50.00
Cancellation or Amendment	\$85.00
Wire Tracer	\$60.00
Wire Transfer Notification via phone or fax	\$10.00

Business Services Schedule of Fees

Service Description	Fee
Account Analysis Transaction Fees**	
Account Maintenance	\$15.00
Per Credit	\$0.40
Per Debit	\$0.20
Item Deposited**	\$0.10
ACH Debit Block	\$20.00
ACH Debit Block Filter	\$25.00
ACH Debit Block Monthly Maintenance **	\$20.00 per account
ACH/Wire Origination (per month)**	\$40.00 (includes 2 Marble Security users)
ACH Origination**	\$8.00 per transmission \$0.20 per item \$2.00 per NOC (notice of change)
Account Balancing	\$25.00 per hour
Account Research	\$25.00 per hour

ATM or Visa Check Card	No charge
Replacement ATM or Check Card	\$5.00
Bank by Mail	No charge
BNC e-Remit	\$50.00 per month, \$0.25 per item
Bond/Coupon Collection	\$15.00
CD Rom Statement	\$28.00 per CD
Cash Handling**	
Bulk Coin Verification	\$8.00
Coin/Buy Sell	\$0.10
Currency Buy/Sell	\$0.25 per strap
Currency Deposited	\$0.85 per \$1,000
Cashline Automatic Transfer	\$10.00 per transfer
Check Printing	Varies by style selection
Collection items	
Domestic	\$20.00
International	\$35.00
Copy of Cancelled Check	\$1.00 per copy
Counter Checks (4 to a page)	\$4.00 per page
Daily Overdraft Fee (After 5 consecutive calendar days overdrawn)	\$5.00 per day until account is \$0.00 or more
Deposit Correction	\$5.00
Deposit Verification (request to confirm balances and deposits)	\$10.00
Deposited Item Returned Unpaid: Domestic	\$12.00
Deposited Item Returned Unpaid: International	\$30.00
Deposited Item Returned Redeposit	\$8.00
Deposited Item Returned Special Instructions	\$10.00 per month
Early Account Close (within 180 days)	\$25.00
Excessive Withdrawals on Savings and Money Markets (7 or more per month)***	\$15.00 per withdrawal
Inactive (Dormant) Checking account	\$7.50 per month after 1 year of no activity
Inactive (Dormant) Savings or Money Market accounts	\$7.50 per month after 2 years of no activity
Incorrect Address Fee	\$5.00 per statement cycle
International POS/ATM Fee	3% of transaction
Levy or Garnishment	\$100.00

(continued)

Business Schedule of Fees (continued)

Lock Box**	Remit Plus (run through analysis)	7 x 10	\$75.00
Set up	\$350.00	10 x 10	\$90.00
Monthly Maintenance	\$150.00	Safe Deposit Box Drilling or Replacement Key	\$150.00
Per Check	\$0.30	Sight Draft	\$50.00
Per Non-Check	\$0.08	Special Account Handling	\$25.00 per month
Per Check Only	\$0.35	Statement Services	
Exception Items	\$0.32 per item	Copy of Statement (no images)	\$5.00
File Transmission	\$8.00 per file	Copy of Statement (with images)	\$10.00
PO Box Rental	\$15.00 per month	Special Statement Cut-Off Date	\$25.00
CD Rom	\$50.00 per month	Stop Payment	\$36.00
Database Charges	\$5.00	Subpoena	\$45.00 per hour, \$0.25 per page
Correspondence	\$0.02	Sweep Options**	
Postage	Pass through	DDA to DDA Sweep	\$25.00 per month
Marble Security	\$7.95 per month, \$7.95 each additional user	Line of Credit Sweep**	\$50.00 per month
Marble Security Replacement Fee	\$50.00	REPO Sweep (per month)**	\$75.00 per month
Non-Customer On-Us Check Cashing Fee	\$5.00	ZBA Sweep (per ZBA per month)**	\$15.00 per month
NSF/Overdraft Item Charge (paid)*	\$36.00	Telephone Banking: Access 24	No Charge
NSF/Overdraft Item Charge (returned)*	\$36.00	Telephone Transfer (via Bank representative)	\$5.00
Night Deposit Zipper Bags**	\$5.00 per dropped bag	Wire Origination with Cash Management	
Night Deposit Disposable Bags**	\$1.00 per dropped bag	Domestic	\$10.00
Official Checks (customers only)	\$8.00	International	\$35.00
Online Banking with Bill Pay	No Charge	Wire Transfer: Domestic**	
Positive Pay (per month)**	\$25.00 plus \$2.00 per item presented for decision	Incoming**	\$15.00
Roc-Kit™ Anywhere	No charge	Outgoing**	\$20.00
Roc-Kit™ Remote Deposit Capture (per month)**	\$35.00	Cancellation or Amendment	\$35.00
Remote Deposit Scanners RDM/ Epson/ My Vision X		Wire Tracer	\$35.00
RDM Lease	\$20.00 per month or \$499.00 to purchase	Wire Transfer: International**	
Epson lease	\$40.00 per month or \$769.00 to purchase	Incoming**	\$15.00
My Vision X lease	\$45.00 per month or \$999.00 to purchase	Outgoing**	\$50.00
Photocopies	\$1.00 per copy	Cancellation or Amendment	\$85.00
Safe Deposit Box Annual Rental		Wire Tracer	\$60.00
3 x 5	\$25.00	Wire Transfer Notification via phone or fax	\$10.00
5 x 5	\$35.00		
3 x 10	\$40.00		
5 x 10	\$50.00		

* The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

No charge will be assessed if end-of-day balance is overdrawn \$5 or less.

** These fees can be offset by earnings credit allowance based on balance.

*** During any month, you may not make more than six withdrawals or transfers to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable, or similar order to a third party. This includes online banking account transfers and bill payments.

**** The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. No charge will be assessed if end-of-day balance is overdrawn \$5 or less. The amount of Paid Non-sufficient/Overdraft Item fees that will be assessed in a day has been limited to 6 fees, amounting to \$216.00.

Electronic Fund Transfer Disclosure

Types of Transfers, Frequency and Dollar Limitations

A. Prearranged Transfers

You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s) and to pay certain recurring bills from your checking and/or savings account(s).

B. Telephone Transfers

You may access your account(s) by telephone at Toll Free (877) 842-4180 using a touch-tone phone, your account numbers, and your personal identification number to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Access checking account(s) information
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Access savings account(s) information

C. ATM Transfers

You may access your accounts by ATM using your ATM Card or Check Card and personal identification number to:

- Make deposits to checking accounts
- Get cash withdrawals from checking accounts (you may withdraw no more than \$500 per day)
- Transfer funds from savings to checking
- Access checking account(s) information
- Make deposits to savings accounts
- Get cash withdrawals from savings accounts you may withdraw no more than \$500 per day
- Transfer funds from checking to savings
- Access savings account(s) information

D. Point-of-Sale Transactions

Using your card you may access your checking account or savings account(s) to purchase goods in person, by phone or by computer; pay for services in person, by phone or by computer; get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. You may not exceed more than \$2,000 in transactions per day.

E. Computer Transfers

You may access your account(s) by computer at www.bankofnc.com in North Carolina or www.bncbanksc.com in South Carolina with your user ID and password and using your account numbers to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Make payments from checking to loan accounts with Bank of North Carolina
- Access checking account(s) information
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking account(s) to third parties
- Access savings account(s) information

F. Mobile Banking Transfers

You may access your account(s) by web-enabled cell phone by enrolling BNC Mobile Banking and using your online banking ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Make payments from checking to loan accounts with Bank of North Carolina
- Access checking account(s) information
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking accounts to third parties
- Access savings account(s) information

G. Electronic Fund Transfers Initiated by Third Parties

You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with transactions (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, the transaction will require you to provide the third party with your account number and financial institution information. This information can typically be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a money market or savings account to another account of yours or to third parties by preauthorized or automatic transfers, or telephone transfer, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 per month. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

ATM Operator/Network Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

- (a) **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals. You may not get a receipt if the amount of the transfer is \$15.00 or less.
- (b) **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (800) 262- 7175 to find out whether or not the deposit has been made.
- (c) **In addition.** You will get a monthly account statement from us for your checking accounts.

Preauthorized Payments

- (a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$36.00 for each stop payment.
- (b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- (c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

(c) **Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable for the exceptions listed below.

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- In order to comply with government agency or court orders
- If you give us written permission
- As explained in the separate Privacy Disclosure

Unauthorized Transfers

Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Visa® Card Debit

Additional Limits on Liability for BNC Check Card

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

International Transaction

To protect our customers BNC ATM/Debit cards will only have international access with written authorization from the customer. If you would like to have international access with your card, please contact your local customer service representative.

Contact in Event of Unauthorized Transfer

If you believe your card and/or code has been lost or stolen or that a transfer has been made using the information from your check without your permission, call or write us at (800) 262-7175 Bank of North Carolina, PO Box 1148, Thomasville, NC 27360.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, please contact us. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initialed transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa transaction or 20 business days if the transfer involved a new 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For new customers, an account is considered a new account for 30 days after the first deposit is made.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documentation used in our investigation at the address listed below.

BANK OF NORTH CAROLINA 1-800-262-7175
PO BOX 1148
THOMASVILLE, NC 27361-1148

Additional Information

IMPORTANT INFORMATION REGARDING YOUR VISA-BRANDED DEBIT CARD.

Non-Visa Debit Transaction Processing.

We have enabled non-Visa transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are STAR and PLUS Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transaction are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on VISA debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Deposit Reclassification

We have organized your checking account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings account). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

Your Ability To Withdraw Funds

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

CASE-BY-CASE DELAYS – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need access to the funds from a deposit right away, you should ask us when the funds will be available.

SAFEGUARD EXCEPTIONS – In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last 6 months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules For New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers will be available on the day we receive the deposit. The first \$5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Bank of North Carolina “Bounce Protection”

OVERVIEW

With Bounce Protection, the Bank will allow you to overdraw your account up to the negative available funds balance as shown for your account type. When Bounce is used, you will be charged the normal per item overdraft fee set forth in our fee schedule, similarly as if we returned your check unpaid. Any and all bank fees and charges including, without limitation, the overdraft funds fee will be included in this balance. The amount of the Paid Overdraft Item fees or Paid Non-Sufficient Item fees that will be assessed in a day has been limited to 6 fees, amounting to \$216.00. No charge will be assessed if end-of-day balance is overdrawn \$5 or less.

Bounce Protection Limits by Account Type

Totally Free	\$700	BNC@Work	\$700
Cardinal Checking	\$800	BNC Choice Checking	\$800
BNC Small Business Checking	\$1,500	BNC Business Interest Checking	\$1,500
BNC Premier Business Checking	\$1,500		

What Transactions are covered by Bounce Protection?

Bounce Protection will cover checks, ACH items, and recurring point-of-sale (POS) transactions. We will also apply the same overdraft limit when authorizing and paying ATM and one-time debit card transactions when the customer requests us to, but only after:

1. the customer has received and understood the Reg. E "opt-in" request, and
2. we have provided the customer with a written confirmation letter or a copy of the opt-in/out form

No fees will be assessed for one time use point-of-sale (POS) terminal transactions or ATM transactions that cause an account to go overdrawn when the customer has not "opted in" for these transactions to be paid.

Declining Bounce Protection

You have the right to refuse the privilege by completing an Opt Out Form, which may be obtained at your local branch.

Payment Order

We will pay your items based on the order outlined below:

1. Deposits and credits received prior to that day's business day cutoff.
2. Electronic withdrawals (e.g. ATM/POS, Debit Card transactions, etc.). These transactions are posted in chronological order if available; otherwise the transactions will post in ascending dollar order (lowest to highest) after items with time detail.
3. Checks presented as electronic items will post first, followed by checks cashed in the branch, and finally paper checks. All checks will be posted in sequential serial number order. If the serial number order is unavailable, the items will be posted in ascending dollar amount order (lowest to highest) before numbered checks have posted.

Eligibility

It is Bank policy to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. No application is required for Bounce Protection. Eligibility is based on responsible management of the checking account. You will be ineligible for Bounce Protection if:

- You do not bring your account to a positive balance at least once every 30 consecutive calendar days.
- The account has had NSF or returned items during the first 30 consecutive calendar days after account opening.
- You are subject to any legal or administrative order or levy.
- You are in default on any loan obligation to the Bank.
- You are currently a party in a bankruptcy proceeding.
- You have a current outstanding balance in an automatic overdraft repayment plan.
- You are a minor.
- Your account is a trust or escrow account.

Right to Suspend Bounce Protection Privilege

Bank of North Carolina reserves the right to suspend your Bounce Protection privilege without notice if we become aware of any of the above conditions. We also reserve the right to suspend your Bounce Protection if we believe you are managing the account in a manner that may harm yourself or the Bank.

Daily Overdrawn Fee

Once Bounce Protection is used, you will have 5 consecutive calendar days to bring your account to a balance of \$0 or more. If the account is still at a negative balance on the 5th consecutive calendar day after being overdrawn, a \$5 daily fee will be assessed until the account is brought back to a balance of \$0 or more.

Suspension of Bounce on Overdrawn Accounts

Once Bounce Protection is used, the account must be brought to a balance of \$0 or more at least once every 30 consecutive calendar days to maintain Bounce Protection. If the account is still at a negative balance on the 30th consecutive calendar day after being overdrawn, Bounce Protection will be suspended until the account is brought back to a balance of \$0 or more.

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories, and the Bank with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this agreement. Your account agreement and this disclosure shall be construed so as to minimize conflicts between the two agreements. Waiver: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions on your account agreement, this Bounce Protection disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

ARBITRATION: YOU AND THE BANK HEREBY ACKNOWLEDGE THAT ANY CONTROVERSY ARISING OUT OF THIS BOUNCE PROTECTION, OR THE BANK'S OR YOUR PERFORMANCE HEREUNDER, SHALL BE SETTLED BY ARBITRATION IN ACCORDANCE WITH THE RULES OF THE AMERICAN ARIBITRATION ASSOCIATION, EXCEPT AS PROHIBITED BY LAW.

Facts: What Does Bank of North Carolina Do With Your Personal Information?

Why?	<p>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.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction or loss history <ul style="list-style-type: none"> • Credit history • Wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	<p>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 Bank of North Carolina chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Bank of North Carolina 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	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share
Questions? Call toll-free (800) 262-7175 or go to bankofnc.com		

What we do	
How does Bank of North Carolina 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bank of North Carolina collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Make deposits or withdrawals from your account • Apply for financing • Give us your contact information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Bank of North Carolina does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Bank of North Carolina does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Bank of North Carolina doesn't jointly market.

Bank of North Carolina

Branch Locations

Archdale \$\$

113 Trindale Road
Archdale, NC 27262
(336) 431-1200

Asheboro \$\$

175 North Fayetteville Street
Asheboro, NC 27203
(336) 625-3672

415 NC Highway 49 South \$\$

Asheboro, NC 27205
(336) 625-1871

854 East Dixie Drive \$\$

Asheboro, NC 27203
(336) 625-0415

Asheville \$\$ \$\$\$\$

1999 Hendersonville Road
Asheville, NC 28803
(828) 252-1893

Brevard

130 S. Broad Street
Brevard, NC 28712
(828) 884-7092

Burlington \$\$

3239 South Church Street
Burlington, NC 27215
(336) 229-5338

Cary \$\$

4725 SW Cary Parkway
Cary, NC 27513
(919) 388-1255

Chapel Hill \$\$

504 Meadowmont Village Circle
Chapel Hill, NC 27517
(919) 969-2578

Charlotte

6342 Carmel Road \$\$ \$\$\$\$
Charlotte, NC 28226
(980) 359-1199

5980 Fairview Road \$\$ \$\$\$\$

Charlotte, NC 28210
(980) 213-3090

1420 East Third Street

Charlotte, NC 28204
(704) 377-3936

Concord \$\$

271 Copperfield Boulevard, NE
Concord, NC 28025
(704) 723-6300

Durham \$\$\$

280 South Mangum Street
Suite 140
Durham, NC 27701
(919) 383-4200

Greensboro

Irving Park \$\$
2201 North Elm Street
Greensboro, NC 27408
(336) 323-3020

Friendly Center \$\$

3202 Northline Avenue
Greensboro, NC 27408
(336) 323-0700

Harrisburg \$\$

3890 Main Street
Harrisburg, NC 28075
(704) 455-1070

Greenville *

Loan Production office
102 East Victoria Court
Suite B
Greenville, NC 27858
(252) 355-2265

Hendersonville

1012 Old Spartanburg Road
Hendersonville, NC 28075
(828) 697-9731

High Point \$\$

801 North Elm Street
High Point, NC 27262
(336) 887-9200

Eastchester Drive \$\$

2630 Eastchester Drive
High Point, NC 27265
(336) 869-0100

Kernersville \$\$

211 Broad Street
Kernersville, NC 27284
(336) 996-1776

Lexington

115 E. Center Street \$\$
Lexington, NC 27292
(336) 224-2621

6355 Old US Hwy 52 \$\$

Lexington, NC 27295
(336) 731-8392

Monroe **

Loan Production Office
2616 W. Roosevelt Blvd.
Monroe, NC 28110
(704) 238-8881

Mooreville

108 Gateway Boulevard
Suite 101
Mooreville, NC 28117
(704) 662-9004

Raleigh

4525 Falls of Neuse Road
Raleigh, NC 27609
(919) 232-6820

Randleman \$\$

109 West Naomi Street
Randleman, NC 27317
(336) 495-1121

Salisbury \$\$

415 Jake Alexander Blvd., West
Salisbury, NC 28147
(704) 633-3436

Thomasville \$\$

831 Julian Avenue
Thomasville, NC 27360
(336) 476-9200

1317 National Highway \$\$

Thomasville, NC 27360
(336) 474-1100

Winston-Salem \$

1810 N. Peace Haven Road
Winston-Salem, NC 27104
(336) 774-2944

BNC Bank

Branch Locations

Charleston

4 Carriage Lane \$
Suite 101
Charleston, SC 29407
(843) 571-6900

291 East Bay Street *
Charleston, SC 29401
(843) 606-9166

Greenville \$

550 East McBee Avenue
Greenville, SC 29601
(864) 250-9800

Hilton Head Island \$

1000 William Hilton Parkway
Suite F-4
Hilton Head Island, SC 29928
(843) 842-3232

Mt. Pleasant \$

1509 Highway 17 North
Mt. Pleasant, SC 29464
(843) 216-1301

Murrells Inlet \$

11975 Highway 17 Bypass
Murrells Inlet SC 29576
(843) 979-5300

Myrtle Beach \$

3751 Robert M. Grissom Parkway
Suite 100
Myrtle Beach, SC 29577
(843) 626-2265

North Myrtle Beach \$

710 Highway 17 North
North Myrtle Beach, SC 29582
(843) 663-2265

Surfside Beach \$

3064 Dick Pond Road
Myrtle Beach, SC 29588
(843) 294-6001

Banking Day and Hours:

Bank of North Carolina

Lobby:

Mon. – Thur. 9:00 a.m. – 5:00 p.m.
Fri. 9:00 a.m. – 6:00 p.m.

Drive-Thru:

Mon. – Thur. 9:00 a.m. – 5:00 p.m.
Fri. 9:00 a.m. – 6:00 p.m.

Limited Hours

* Mon. – Fri. 8:00 a.m. – 4:00 p.m.
** Mon. – Fri. 9:00 a.m. – 5:00 p.m.

BNC Bank

Lobby:

Mon. – Thur. 9:00 a.m. – 5:00 p.m.
Fri. 9:00 a.m. – 6:00 p.m.

Drive-Thru:

Mon. – Thur. 8:30 a.m. – 5:00 p.m.
Fri. 8:30 a.m. – 6:00 p.m.

* Limited Hours

Mon. – Fri. 9:00 a.m. – 5:00 p.m.

ATM Locations and Service:

\$ 24 Hr. ATM
\$\$ 24 Hr. ATM and deposit accepting
\$\$\$ Mon. – Fri. 7:00 a.m. – 6:00 p.m.
\$\$\$\$ 24 Hr. ATM and Image Depository

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