



14 Easy Ways to do Your Banking

))) **Extended Hours**

- Open 8am-8pm Mon-Fri (Florence Main Office open 8am-8pm Saturdays).

))) **Same Day Banking**

- Transactions accepted and processed until 8pm Mon-Fri.

))) **Free Online Banking & Billpay**

))) **Bank from anywhere:**

- Check balances, make transfers, and pay your bills all online.

))) **eStatements**

- Receive statements quicker.
- Reduce the risk of mail fraud.
- Safe and secure.
- Enroll online when you log onto your online banking at www.firstreliance.com.
- Ask your banker to consolidate your statements into one easy to read statement or call 888.543.5510 to request the Customer Care Center to combine your statements.

Automated Sweep

- Set up automatic transfers from another deposit account to your checking to protect your account from a possible overdraft.
- \$3 fee per automatic transfer.

))) **24 Hr Phone Banking**

- Access recent account activity, toll free.

))) **Consolidated Statements**

- Call 888.543.5510 and consolidate your statements into one easy to read statement.

))) **Customer Care Call Center:**

843.674.ASK (3275) or 1.888.543.5510

- Call Center Agents available Monday – Saturday from 8am-8pm to assist you.
- Banker on Call available Monday – Saturday from 8pm-11pm for emergency and urgent requests (Option 9).

))) **Worldwide NO FEE ATM Network**

- Withdraw money from any ATM in the nation and we will refund the fees.*

))) **Free Debit/ATM card**

(based on qualifying criteria)

))) **Direct Deposit**

- Ask your employer to direct deposit your paycheck to First Reliance Bank.
- Save time running to the bank.



FIRST RELIANCE®
BANK



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*Daily ATM Cash withdrawal limit is a maximum of \$500 per day based on sufficient funds in your account. Daily purchases limit is \$1,500 per day. If your average collected balance is \$2,500 and greater for the previous month all ATM fees will be automatically waived. If you use a foreign ATM, First Reliance Bank will not charge you, plus the bank will automatically refund the charges assessed by the other bank. Although you will see the charges on your ATM receipt, they will not be on your monthly statement. If your average collected balances is less than \$2,500 for the previous month please call our call center to have your fees waived. If you use a foreign ATM, First Reliance Bank will not charge them, but the charges assessed by the foreign bank will appear on your statement. Please call the call center and ask to have the fees refunded 888.543.5510. You will be charged our paid item Overdraft fee of \$33 for each overdrawn item created by check, in-person withdrawals or other electronic means paid under the limit. An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you.

