

# VISA® DEBIT CARD REWARDS

## Terms and Conditions

The Visa® Debit Card Rewards Terms and Conditions (“Terms”) are separate from your account Terms and Conditions and/or Visa® Debit Card Agreement (“Agreement”). However, please be aware that the Agreement shall control in the event of any actual or perceived inconsistency between the Terms and the Agreement. From time to time, we may change the program terms. It is your responsibility to review the Terms to be aware of any changes. The program’s Terms can be found on [FirstCommunityBank.com](http://FirstCommunityBank.com).

We reserve the right to alter, change, or terminate the Terms or any program feature and to cancel or temporarily suspend the program at any time without notice.

**Eligibility:** Visa® Debit Card Rewards is free and available to any retail or commercial checking account in good standing with First Community Bank. To receive Visa® Debit Card Rewards, you must be enrolled for eStatements through Online Banking. We reserve the right to approve, deny, or revoke participation in Visa® Debit Card Rewards to any individual for any reason whatsoever. Participation in the Visa® Debit Card Rewards is voluntary, and you may terminate your participation at any time by contacting your local branch.

**How we determine the reward:** Visa® Debit Card Rewards will earn \$0.10 (10 cents) for every signature-based debit card transaction in excess of ten (10) that are posted during each calendar month in which your account remained in good standing\* and enrolled in the rewards program throughout the entire month. ATM/PIN-based transactions DO NOT qualify for the reward.

**How we credit your reward:** Any reward earned will be credited monthly to the enrolled checking account near the beginning of the next calendar month after which it was earned. Visa® Debit Card Rewards paid to you will be reported to the IRS on Form 1099. If at any time your checking account is closed before the reward is credited, the accumulated amount for that month will be forfeited.

**Governing Law:** This agreement and my account shall be governed by the laws of the United States and, to the extent applicable, the laws of the Commonwealth of Virginia, regardless of where Cardholder resides or uses the account.

*\*For purposes of these Terms, good standing is defined as an account on which you (1) consistently operate within the requirements of your account terms and conditions; (2) demonstrate responsible account management, including (a) maintaining a positive balance or, (b) if you are enrolled in an overdraft protection service, making regular deposits to bring the account to a positive balance, including the payment of all related fees and charges, in accordance with the requirements of said service; and (3) have no levies, garnishments, liens, or other legal processes attached.*

