



## Welcome to First Citizens

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*Banking Services Overview for  
Parishes of The Catholic Diocese of Charleston*

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## Headquarters

Columbia, SC

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## Assets

\$8.4 Billion as of December 31, 2010

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## Key Officers

### Jim B. Apple

*Chairman and Chief Executive Officer*

### Peter M. Bristow

*President and Chief Operating Officer*

### Craig L. Nix

*Chief Financial Officer*

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## Branches

192 in South Carolina and Georgia

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## ATMs

208

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## Customers

325,000 consumer and business households

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## Contact Information

### Wesley Neese

AVP, Cash Management Sales Officer  
843-849-6692

### Seth Horton

AVP, Commercial Relationship Manager  
843-777-8505

### Customer Service

1-888-612-4444

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

## At First Citizens, we're delighted to have the opportunity to present our capabilities and business banking services to you.

You can count on us to listen, and to be responsive and attentive to your needs. Our goal is to make banking convenient, easy and worry-free for you. Your local First Citizens banker is always available with the products, experience and knowledge to help you succeed.

### About Us

Headquartered in Columbia, First Citizens has a long and proud history of growth and prosperity. With roots dating back to 1913, we have grown to become the largest bank based in South Carolina. We serve customers in South Carolina and Georgia through an extensive network of more than 190 branches.

In addition to offering a wide range of banking services for individuals and businesses, First Citizens offers brokerage and investment services through First Citizens Securities Corporation. We also provide wealth management, trust and retirement services for our clients.

First Citizens is a subsidiary of First Citizens Bancorporation, Inc., a bank holding company with more than \$8 billion in assets.

### A Tradition of Strength, Stability and Service

Our unwavering commitment to the long-term success of our company, our clients and the communities we serve guides us now, as it has for decades, in every decision we make. Furthermore, our conservative management philosophy and sound business practices continue to serve us well, helping ensure we remain a strong and stable institution.

When compared to banks of similar size, First Citizens consistently outperforms our peers in terms of maintaining credit quality, a stable base of core deposits and a conservative investment portfolio. First Citizens is "Well Capitalized" — the highest risk-based capital classification given to banks by the FDIC.

At First Citizens, providing careful, urgent attention to your needs is what sets us apart. As a valued client, you will be assured of quality services, reasonable pricing and a dedicated, experienced staff that is committed to a high standard of excellence. You can count on us to be here for you today, and to be here for you tomorrow.



### Our Mission

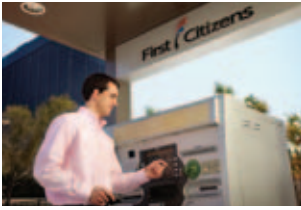
We are a Southeastern financial services company dedicated to providing a full range of retail, business and wealth management solutions. We are guided by our heritage and committed to the long-term success of our company, our customers and the communities we serve. Urgent attention to customer relationships is the difference between us and our competitors. We're First Citizens. We're on it.

### Our Values

**Service** We are a relationship focused bank passionately committed to the success of our customers, communities and associates. We provide unrivaled customer service and personal attention by treating every customer and associate with professionalism, courtesy and respect.

**Accountability** We follow through with our commitments to our customers and fellow associates. We strive to foster an inclusive environment made up of unique individuals with diverse experiences.

**Common Sense** We use common sense in our actions and decisions. We put the needs of customers first and our needs second within the framework of sound operating procedures. We proactively seek ways to provide solutions to our customers and fellow associates.



## The Leader in Access

*We know that branch and ATM access is critically important. That's why you'll find a First Citizens office located conveniently near you.*

Parish Location		First Citizens Location		Mile(s)	Minute(s)	
Sacred Heart	206 North Main Street	Abbeville	201 North Main Street	Abbeville	0.1	0
St. Gerard	640 Edrie Street	Aiken	125 Park Ave SW	Aiken	1.9	6
St. Mary Help of Christians	203 Park Ave.	Aiken	125 Park Ave SW	Aiken	0.4	3
St. Mary Mission	3457 Bluff Road	Allendale	10355 Dunbarton Blvd	Barnwell	24.5	39
St. Joseph	1200 Cornelia Road	Anderson	1508 East Greenville Street	Anderson	0.3	2
St. Mary of the Angels	1821 White Street	Anderson	102 North Main Street	Anderson	1.5	5
St. Benedict	1280 15 Mile Landing Road	Awendaw	2676 Hwy 17 N	Mt Pleasant	8.1	11
St. Andrew	110 Madison Street	Barnwell	110 Madison Street	Barnwell	0.9	4
St. John of the Cross	320 W. Columbia	Batesburg	320 West Columbia Ave	Batesburg-Leesville	0.5	2
St. Peter	70 Lady's Island Drive	Beaufort	135 Sea Island Parkway	Lady's Island	0.4	2
St. Denis Mission	100 Tyson Avenue	Bennettsville	314 East Main Street	Bennettsville	0.6	2
Sacred Heart Mission	Dexter and Lartigue Street	Blackville	12965 Main Street	Williston	9.3	11
St. Gregory the Great	333 Fording Island Rd.	Bluffton	1 Westbury Parkway	Bluffton	3.2	5
Transfiguration	9720 Wilson Blvd.	Blythewood	201 Blythewood Road	Blythewood	5.7	8
Our Lady of Peace Mission	224 Murry's Ferry Road	Bonneau	212 East Main Street	Moncks Corner	9.4	13
Our Lady of Perpetual Help	1709 Lyttleton Street	Camden	404 East Dekalb Street	Camden	1.1	3
Our Lady of the Lake	195 Amicks Ferry Rd.	Chapin	1509 Dutch Fork Road	Irmo	8.6	12
Cathedral of St. John the Baptist	120 Broad Street	Charleston	120 Broad Street	Charleston	0.5	2
St. Mary of the Annunciation	89 Hasell Street	Charleston	182 Meeting Street	Charleston	0.2	1
Our Lady of Mercy	77 America Street	Charleston	317 Meeting Street	Charleston	0.9	4
Sacred Heart	888 King Street	Charleston	182 Meeting Street	Charleston	1.8	5
Blessed Sacrament	5 St. Teresa Drive	Charleston	462 Folly Road	Charleston	2.4	7
St. Joseph	1695 Wallenberg Blvd	Charleston	1624 Sam Rittenburg Blvd	Charleston	1.2	3
Christ the Divine Teacher	171 Moultrie Street (The Citadel MSC58)	Charleston	182 Meeting Street	Charleston	2.5	8
Church of the Nativity	1061 Folly Road	Charleston	462 Folly Road	Charleston	2	4
St. Patrick	134 St. Philip Street	Charleston	317 Meeting Street	Charleston	0.5	2
St. Peter	602 Market Street	Cheraw	232 Market Street	Cheraw	0.5	1
St. Joseph	110 West End Street	Chester	120 Chruh Street	Chester	0.4	2
St. Andrew	200 Edgewood Avenue	Clemson	304 Old Greenville Hwy	Clemson	0.5	2
St. Peter	1529 Assembly Street	Columbia	1301 Park Street	Columbia	0.3	2
St. Thomas More Center	1610 Greene Street	Columbia	1230 Main Street	Columbia	0.9	4
Good Shepherd	809 Calhoun St.	Columbia	1301 Park Street	Columbia	1	5
St. Martin de Porres	2229 Hampton Street	Columbia	1301 Park Street	Columbia	1.7	5
St. Joseph	3600 Devine Street	Columbia	2600 Rosewood Drive	Columbia	1.8	4
Our Lady of the Hills	120 Marydale Lane	Columbia	2830 Sunset Blvd	West Columbia	4.6	8
St. John Neumann	100 Polo Road	Columbia	9800 Two Notch Road	Columbia	0.1	0
St. James	1071 Academy Drive	Conway	1385 Hwy 501 Bypass	Conway	0.6	2
St. Joseph Mission	1308 N. Main Street	Darlington	511 Pearl Street	Darlington	2.9	6
St. Louis	207 E. Roosevelt St.	Dillon	406 US Hwy 301 N	Dillon	0.6	3
St. Luke Mission	4408 Highway 86	Easley	11063 Old Anderson Road	Piedmont	7.2	12
St. Mary of the Immaculate Conception	302 Jeter Street	Edgefield	111 Bank Street	Trenton	7.4	12
Srs. Frederick & Stephen Mission	544 Highway 174	Edisto Island	6213 SC Hwy 162	Hollywood	23.4	31
St. Anthony	2536 West Hoffmeyer Road	Florence	2536 Hoffmeyer Road	Florence	1	2
St. Anne	113 South Kemp Street	Florence	276 South Irby Street	Florence	1.1	2
Our Lady of Good Counsel	56 Center Street	Folly Beach	462 Folly Road	Charleston	7.3	12
St. Philip Neri	292 Munn Rd	Fort Mill	1401 West Hwy 160	Fort Mill	0.9	5
Sacred Heart	407 Grace Street	Gaffney	105 West Church Street	Cowpens	11.2	18
St. Michael	542 Cypress Ave.	Garden City	128 Loyola Drive	Myrtle Beach	5	11
St. Cyprian	1905 Front Street	Georgetown	726 Front Street	Georgetown	1	3
St. Mary Our Lady of Ransom	317 Broad Street	Georgetown	726 Front Street	Georgetown	0.2	1
Our Lady of the Valley	2429 Augusta Rd.	Gloverville	1289 Knox Ave	North Augusta	7.3	13
Immaculate Conception	510 St. James Ave	Goose Creek	9205 University Blvd	North Charleston	5.5	8
St. Michael Mission	310 Chester Avenue	Great Falls	105 Dearborn Street	Great Falls	0.9	3
St. Mary	111 Hampton Avenue	Greenville	325 West McBee Street	Greenville	0.3	1
Our Lady of the Rosary	3710 Augusta Road	Greenville	2201 Augusta Street	Greenville	2.6	7
St. Anthony of Padua	309 Gower St.	Greenville	325 West McBee Street	Greenville	1.2	4
Our Lady of Lourdes	915 Mathis Road	Greenwood	518 South Main Street	Greenville	2.3	7
Blessed Trinity	901 River Road	Greer	300 The Parkway,	Greer	9.9	21
St. Mary Mission	703 5th St. East	Hampton	10355 Dunbarton Blvd	Barnwell	33.3	47
Divine Redeemer	1106 Fort Drive	Hanahan	2148 Yeamans Hall Road	Hanahan	1.7	4



## The Leader in Convenience

*First Citizens has more locations in the state than any other bank. To find other locations near you, use our branch locator at [FirstCitizensonline.com](http://FirstCitizensonline.com).*

Parish Location	First Citizens Location	Mile(s)	Minute(s)			
St. Anthony Mission	1 Charles Street	Hardeeville	1 Westbury Parkway	Bluffton	13.8	20
St. Mary the Virgin Mother	363 North Fifth Street	Hartsville	208 Home Ave	Hartsville	0.5	1
St. Francis by the Sea	45 Beach City Rd.	Hilton Head Island	2 Northridge Drive	Hilton Head	0.9	3
Holy Family	24 Pope Avenue	Hilton Head Island	2 Northridge Drive	Hilton Head	6.8	11
St. Ann Chapel of Ease	2205 State Park Road	Holly Hill	129 Parler Ave	St George	16.2	24
St. Boniface	403 North Main Street	Joanna	110 Regnery Plaza	Joanna	0.3	1
Holy Spirit	3871 Betsy Kerrison Parkway	Johns Island	6213 SC Hwy 162	Hollywood	24	43
St. Patrick Mission	Church Street	Johnsonville	208 North Main Street	Hemingway	5.9	10
St. Ann	107 Hirsch Street	Kingstree	701 North Longstreet Street	Kingstree	0.2	1
St. Philip the Apostle	120 Westover Street	Lake City	248 West Main Street	Lake City	0.4	2
All Saints Mission	530 Highway 274	Lake Wylie	2880 Hwy 160 W	Tega Cay	10.5	17
St. Catherine	720 Meeting Street	Lancaster	500 North Main Street	New Ellenton	1.2	3
Holy Spirit Mission	1040 W. Main Street	Laurens	305 West Main Street	Laurens	1.4	2
Corpus Christi	2350 Augusta Highway	Lexington	728 West Main Street	Lexington	3	7
Church of the Resurrection Mission	204 Heritage Road	Loris	104 South Nichols Street	Nichols	18.5	25
Our Lady of Hope Mission	2529 Raccoon Road	Manning	133 East Main Street	Summerton	12.5	22
Lexington-Richland Endeavor	1236 Peggy Lane	Manning	133 East Main Street	Summerton	10.9	17
Church of the Infant Jesus Mission	4534 N. Hwy. 501	Marion	214 North Main Street	Marion	5.4	10
St. Elizabeth Ann Seton	8 Gillin Drive	Mauldin	112 West Butler Road	Mauldin	2.5	7
Good Shepherd Mission	1401 Greenwood Hwy.	McCormick	5811 Hwy 378 W	McCormick	3.6	5
St. Philip Benizi	1404 Old Hwy. 52 South	Moncks Corner	212 East Main Street	Moncks Corner	2.6	6
Christ Our King	1149 Russell Drive	Mount Pleasant	903 Johnnie Dodds Blvd	Mt Pleasant	3.1	8
St. Benedict	3850 Bessemer Road Suite 120	Mount Pleasant	2676 Hwy 17 N	Mt Pleasant	2.9	7
St. Andrew	503 37th Avenue North	Myrtle Beach	2002 Oak Street	Myrtle Beach	1.4	3
St. Mark	928 Boundary Street	Newberry	147 Main Street	Prosperity	7.9	13
Our Lady of Peace	856 Old Edgefield Rd.	North Augusta	1289 Knox Ave	North Augusta	0.8	3
St. Edward	1370 Edgefield Road	North Augusta	1289 Knox Ave	North Augusta	7	13
St. John	3921 St. Johns Ave.	North Charleston	3356 Rivers Ave	North Charleston	0.9	4
St. Thomas the Apostle	6650 Dorchester Rd.	North Charleston	5090 Dorchester Road	North Charleston	3.2	7
Our Lady Star of the Sea	1100 8th Ave North	North Myrtle Beach	601 US Hwy 17 S	North Myrtle Beach	1.2	4
Holy Trinity	2202 Riverbank Drive	Orangeburg	1820 Columbia Road	Orangeburg	2.1	8
St. Ernest Mission	510 Evans Mill Road	Pageland	303 North Pearl Street	Pageland	1.2	5
Precious Blood of Christ	1633 Waverly Road	Pawleys Island	11022 Ocean Hwy	Pawleys Island	2.6	6
Holy Cross	558 Hampton Avenue	Pickens	2 West Main Street	Liberty	6.5	11
St. Anthony	696 Jacob Smart Blvd. So.	Ridgeland	1 Westbury Parkway	Bluffton	25.8	30
St. Anne	1694 Bird St.	Rock Hill	132 Herlong Ave	Rock Hill	5.2	11
St. Mary	902 Crawford Rd	Rock Hill	132 Herlong Ave	Rock Hill	3.5	9
Holy Cross Mission	83 Seaside Road	Saint Helena Island	135 Sea Island Parkway	Lady's Island	10.7	16
St. Ann	2205 State Park Road	Santee	133 East Main Street	Summerton	12.4	21
St. Paul the Apostle Mission	170 Bountyland Road	Seneca	1007 Bypass 123	Seneca	2	5
St. Mary Magdalene	2252 Woodruff Road	Simpsonville	2708 Woodruff Road	Simpsonville	1.3	3
Jesus Our Risen Savior	2575 Reidville Road	Spartanburg	2895 Reidville Road	Spartanburg	2.6	7
St. Paul the Apostle	161 North Dean Street	Spartanburg	305 North Church Street	Spartanburg	0.7	3
St. Theresa Mission	155 Railroad Avenue	Springfield	12965 Main Street	Williston	11.2	19
Stella Maris	1204 Middle Street	Sullivans Island	429 West Coleman Blvd	Mt Pleasant	5.6	13
St. Mary	12 North Cantey Street	Summerton	133 East Main Street	Summerton	0.3	1
St. John the Beloved	28 Sumter Ave.	Summerville	218 South Main Street	Summerville	0.5	2
St. Theresa the Little Flower	11001 Dorchester Rd	Summerville	1801 Trolley Road	Summerville	5	9
St. Anne	216 E. Liberty Street	Sumter	201 North Washington Street	Sumter	0.8	3
St. Jude	611 West Oakland Avenue	Sumter	201 North Washington Street	Sumter	1.3	5
Prince of Peace	1209 Brushy Creek Road	Taylors	300 The Parkway	Greer	4.1	10
St. Augustine	103 East South Street	Union	408 Pacolet Street	Jonesville	11.3	18
St. Francis Mission	103 West Mauldin Street	Walhalla	3819 Blue Ridge Blvd	Walhalla	0.8	4
St. Anthony	925 South Jefferies Blvd.	Walterboro	129 North Parler Ave	St George	21.6	26
St. James the Greater Mission	3087 Ritter Road	Walterboro	921 Bay Street	Beaufort	33.6	50
St. William	1199 Ridge Spring Highway	Ward	201 North Main Street	Saluda	4.2	7
St. Theresa	162 Highway 321 Bypass North	Winnsboro	111 South Congress Street	Winnsboro	3	6
St. Mary	4255 Highway 165	Yonges Island	6213 SC Hwy 162	Hollywood	3.8	6
Divine Saviour	232 Herndon Avenue	York	12 North Congress Street	York	0.6	2



## Business Banking and Cash Management Services

First Citizens is noted not only for our strong branch network, but also for our commercial banking services. Our Cash Management services are recognized for operational innovation, expertise, and efficiency. We are committed to remaining technically and operationally advanced in the development and delivery of our Cash Management products and services. Investments in advanced technology, emphasis on customer service, and a stringent quality assurance program are attracting an increasing number of Cash Management customers.

### Free Business Checking

*Recommended Account for Smaller Parishes and Missions*

Our Free Business Checking account offers you a straightforward, uncomplicated approach to banking by combining the essential services you need with the simplicity and affordability you want. Its many benefits include:

- Free Business Online Banking
- Free Visa® Business Check Card<sup>1</sup>
- 150 Free items (debits or deposits) per month<sup>2</sup>
- No minimum balance
- No monthly maintenance fee
- \$50 deposit required to open

(1) Subject to eligibility requirements.

(2) Items in excess of 150 (debits/deposits/items deposited) per statement cycle are subject to a \$.30 fee per item.

### Business Relationship Checking Account

*Recommended Account for Smaller Parishes (Offertory <\$300,000)*

A First Citizens Business Relationship Checking account is designed for moderate account balances and transaction volumes. With a minimum opening deposit of just \$100, you'll enjoy a premium package that includes...

- No monthly maintenance fee when you maintain the minimum account balance requirements<sup>1</sup>
- No per item fee with 1,000 items or less per month<sup>2</sup>
- FREE Business Online Banking with Bill Pay
- FREE VISA® Business Check Card<sup>3</sup>
- FREE initial order of standard business checks
- FREE initial box of disposable night deposit bags
- FREE 3X5 safe deposit box for one year
- The convenience of a detailed, itemized monthly statement

(1) To avoid the monthly maintenance fee of \$29 you must maintain a \$10,000 average checking balance or minimum daily aggregate balance in Business Relationship Checking, savings, CDs and Money Market Accounts.

(2) Items in excess of 1000 (debits/deposits/items deposited) per statement cycle are subject to a \$0.30 fee per item.

(3) Subject to eligibility requirements.

### Business Analysis Checking Account

*Recommended Account for Larger Parishes (Offertory >\$300,000)*

Analysis account plans offer many benefits if you have high transaction volumes. The primary benefit of an analysis account plan is the ability to offset a portion — in some cases all — of your monthly service charges. The ability to offset service charges is based on credit earned each month by maintaining a predetermined average balance, also known as a compensating balance. This is a significant benefit if your parish is interested in substantially reducing or eliminating monthly service charges without limiting account services. Analysis Checking also includes access to a wide range of exclusive cash management products and services.

### Business Online Banking Advantage

If you need a variety of robust and flexible online services, Business Online Banking Advantage is the solution for you. Business Online Banking Advantage allows you to view account information, transfer funds between accounts, and access other services online such as Positive Pay. Business Online Banking Advantage uses state-of-the-art security combined with the simplicity of web site navigation. *Monthly Maintenance - \$25.00*

### ACH Monitor

Limit your risk of unauthorized ACH items. Choose either our Block or Filter service, allowing you to customize protection based on your account needs. *Monthly Maintenance - \$25.00*

### Positive Pay

First Citizens' Positive Pay service is a simple, systematic way to detect and stop check fraud. By providing access to questionable check information, you can quickly and easily identify fraudulent activity and authorize the return of those checks. *Monthly Maintenance - \$55.00*

### CD-ROM Imaging

Eliminate the storage of canceled checks. With CD-ROM Imaging, you will receive images of your checks for retrieval at your convenience. *Maintenance - \$15.00*

### Remote Image Deposit

Remote Image Deposit allows you to make image-based deposits without leaving your office. It's a smart, simple way to reduce costs, save time and improve your internal operations. *Monthly Maintenance - \$50.00*

## Workplace Banking

### Exclusive Benefits for Your Employees

Through a worksite partnership with First Citizens, you and your employees can gain substantial savings on a variety of financial services including checking and savings accounts, home and auto loans, and more.

First Citizens has extensive experience in designing and delivering a customized Workplace Banking package with essential banking services for your employees. We welcome the opportunity to discuss this valuable, no-cost service with you in more detail.

### Platinum Package<sup>1</sup>

- Free Relationship Checking account:
  - free personalized custom wallet style checks
  - complimentary 3x5 safe deposit box or equal value credit on larger box
  - no issuance fee on cashier's checks, money orders and one signature travelers checks
- Market Rate Savings account:
  - no monthly maintenance fee
  - no minimum balance requirement
- Free Visa® Check Card with Visa Extras reward points
- Free online banking with bill pay and e-statements
- Overdraft protection available with annual fee waived<sup>2</sup>
- Discount on auto loan rates, with an additional discount if your payment is automatically drafted from a First Citizens checking account.<sup>2</sup>
- Origination fee discount available on First Citizens mortgage loans<sup>2</sup>

(1) Accounts subject to approval. Package may be withdrawn or modified at any time. Individual components of this package are subject to the terms and conditions that apply to specific accounts and services. A First Citizens checking account is required to receive any of the benefits listed. Offers are nontransferable. Safe deposit boxes are subject to availability. Rates are subject to change without notice. Other restrictions may apply. Offer good only for current employees of companies participating in the Workplace Banking program. (2) Subject to approval.



### The Next Step

At First Citizens, we believe that banking is about more than just providing the latest in products and services. It's about building relationships and keeping them strong, offering urgent and friendly attention, being a trusted friend and neighbor, and treating our customers the way they deserve to be treated. That's who we are and what we stand for. And that's never going to change.

Thank you for considering First Citizens. We hope that you will find us to be a trusted partner in helping you reach your financial objectives—now, and for years to come.

To get started, or for more information on our special banking services for the Parishes of The Catholic Diocese of Charleston, please contact:

**Wesley Neese, AVP, Cash Management Sales Officer**  
843-849-6692 | [wesley.neese@firstcitizensonline.com](mailto:wesley.neese@firstcitizensonline.com)

**Seth Horton, AVP, Commercial Relationship Manager**  
843-777-8505 | [seth.horton@firstcitizensonline.com](mailto:seth.horton@firstcitizensonline.com)