

community, first

Lexington
Forest Acres
Irmo
Cayce/West Columbia
Gilbert
Chapin
Northeast
Newberry
Prosperity
Red Bank
Camden







connections

In this lightning speed world, it's still the small, shared experiences of every day life that bring people together. These connections form a constellation, of sorts — a constellation of relationships, a reminder that we belong to this place and these people. In line at the grocery; as a cheering chorus for our children; as shoppers connected to merchants connected to service providers — we're not strangers, but neighbors. We depend on each other, so we invest in each other. And ultimately we succeed, and grow, together.

This interconnectivity reminds us that “community” isn't simply another word for local. It's not a street address or a shared zip code. It's a relationship; a tie that binds neighbor to neighbor, business to business.

We are proud to be right here, a part of the mosaic that is the Midlands of South Carolina. It's why we put community, first.



a message to our shareholders

As a community bank, we reflect the successes and the struggles of our customers. This past year was one in which we found encouragement and solid evidence of their character, their entrepreneurial spirit, and their drive to find a way to succeed under any, and all, circumstances. We also found our bankers have that same spirit and determination, which led us to a year of improved financial results and significant momentum as we move into 2011.

Admittedly, there were frustrations and disappointments during the year, driven by new laws and changes in regulations that will add cost to the banking system. These include Regulation E changes, the Dodd-Frank bill, and increased FDIC insurance cost. The bank regulatory environment grew more onerous than any of us have ever experienced.

In this report, you will find that your company has remained true to its core values and continued to focus on the fundamentals of community banking. This focus produced a year in which we accomplished many of our goals and we established a sound strategy for the future. It was a year in which earnings placed us at the top of our South Carolina peer group; capital ratios, which already exceeded the new regulatory expectations, continued to grow; our balance sheet became even stronger. Equally important, 2010 was also a year in which we were able to continue payment of the quarterly cash dividend to common shareholders. The determination of our bankers to find a way to be successful led to a year that, while better than many in our industry, strengthened our commitment to achieving even greater results for our shareholders in the future.

While the path to success is not always straight and smooth, we are optimistic about our future. That optimism is grounded in our core values and driven by knowing what we do best... helping businesses and professionals in the Midlands make smart financial decisions. So we are continuing our focus on high quality work in our commercial banking sector, adding resources to our residential mortgage banking group, and growing our financial planning/investment advisory business unit. We believe this diversified revenue business model is the future for premier community banks.

Regrettably, 2010 was also the year that we lost a dear friend who was instrumental in the organization of First Community in 1995. While we say so long for now to Billy Boyd, a founding member of our Board of Directors, we still clearly hear his passionate focus on banking "as a people business." #10, we miss you, but you and your wisdom are not forgotten.

We have a relentless drive for success and a very real obligation to achieve positive results for you, our shareholders. The combination of this will to win and a well-thought out, disciplined strategy, executed with energy and integrity will ultimately result in success. And as always, we remain committed to the organization's fundamental core values — integrity and quality in all that we do, a passion for the customer experience, and a deep respect for one another.



Mike Crapps
President and CEO





There's now no doubt that 2008 and 2009 will be recorded as years of economic turmoil, on Main Street as well as Wall Street. We experienced it at First Community Bank, and our customers did, as well.

But what will be our collective story when we look back at 2010? How will we remember the year just passed?





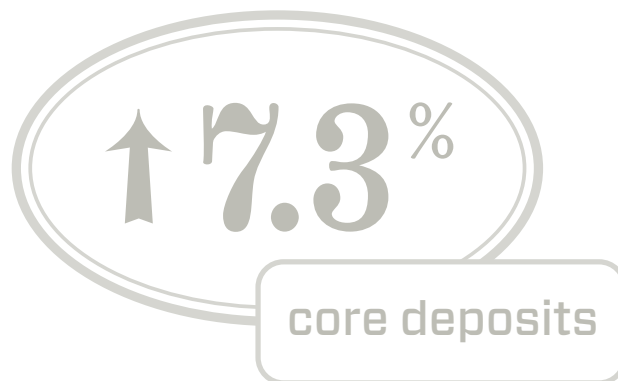


a time of focus

We began 2010 confident that success would come from staying true to our founding principles: (1) quality and integrity in all we do; (2) a passionate focus on the customer experience; and (3) a culture in which each associate's contribution is meaningful and valued by their fellow employees. As the year came to a close, it was clear that dedication paid off in ways both expected and surprising.

First, 2010 was a year in which core deposits — our top priority — experienced phenomenal growth. We recognized a customer need to be more liquid and articulated a goal of 3.5 percent growth for the year. By the time we reached December, we were looking at 7.3 percent growth, ending the year at \$400.7 million. It is interesting to note that nearly all of the core deposit growth (\$26.1 million) came from relationship products such as checking, savings and money market accounts.

We are very pleased with this deposit growth, as it represents stable account types and offers a lower cost of funds. We see a customer move toward debt reduction that we believe to be a positive sign of this economic correction. While deleveraging will draw out the recovery period, it is creating a stronger, more rooted foundation for our economy in the future.

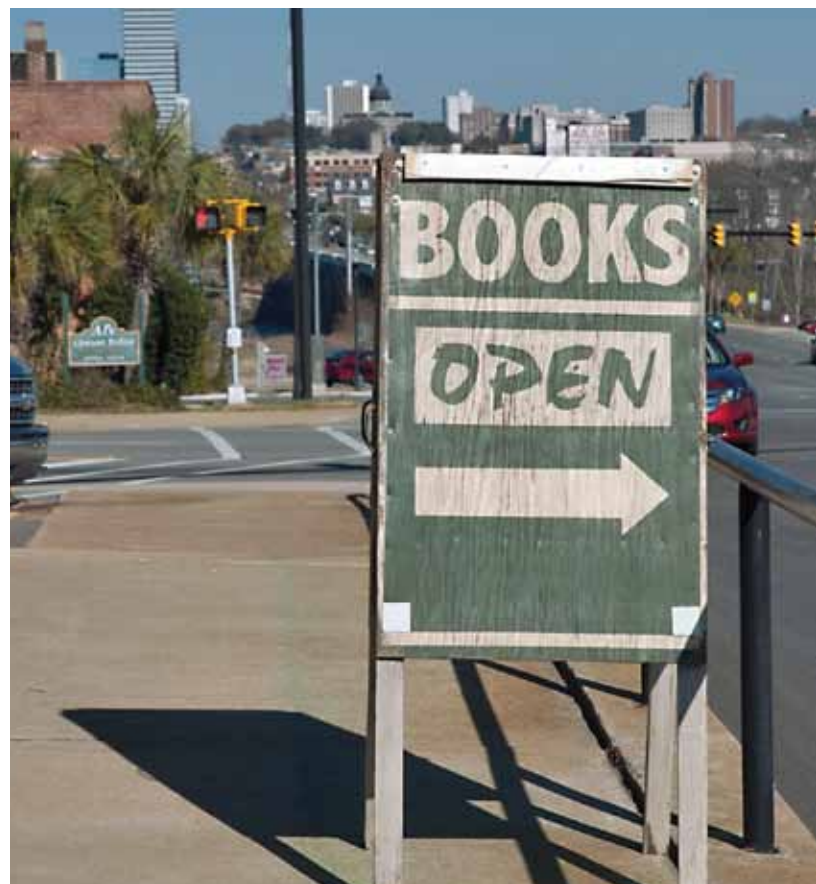


a time of diversification

A key focus for us during the year was an emphasis on enhancing non-interest income. We know this will be a key performance measure in the future, as banks in all parts of the country continue to adjust to this changed regulatory environment. Total non-interest income reached \$3.8 million, fueled by an outstanding year for the First Community mortgage loan services team, who achieved a record year in spite of the difficult housing market. Families around the Midlands looked for significant savings on their monthly house payments by refinancing at 2010's unusually low interest rates, and our team was happy to guide them.

There were other contributors to our diversified product lines, developed to meet the changing needs of our customers. For example, we worked to provide greater long-term security for business owners, customers and noncustomers through First Community Financial Consultants and its full line of retirement planning services. (We feel so strongly about retirement planning that we will take this opportunity to encourage you to start that journey, if you haven't. It's one of the most important gifts you can give yourself and your family.)









a time of continued transparency

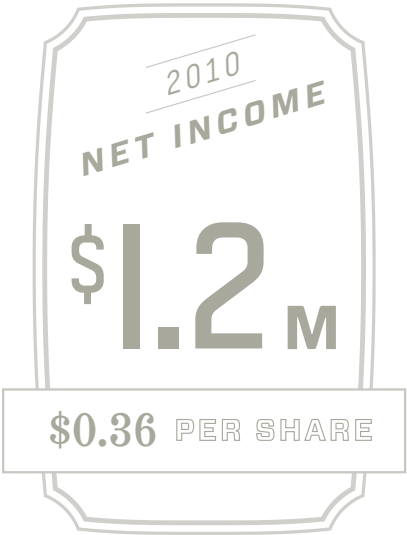
Early in 2010, our Board of Directors made the decision to enter into a Formal Agreement with the Office of the Comptroller of the Currency. By the end of 2010, our bank had substantially completed all of the requirements of the agreement. This agreement did not impact our ability to serve our customers, and we want to assure you we are not allowing it to be a distraction in our daily operations.

In fact, we continue to not only meet, but to exceed, capital requirements. Industry standards consider “well-capitalized” as the best indicator that a bank is solid and positioned well for the future. First Community Corporation and First Community Bank both exceed the new and historical statutory requirements.

	“Well Capitalized” Requirement	Current OCC Expectations	Bank Actual	Corp Actual
Tier 1 Capital	6.0%	10.0%	14.49%	13.73%
Total Risk-Based Capital	10.0%	12.0%	13.24%	14.99%
Tier 1 Leverage	5.0%	8.0%	8.48%	8.79%

a time of calm

Following two years of economic challenge, 2010 was a time in which we focused on fortifying our base. We held expenses, and when the year ended, we were pleased with our overall position. In a year in which 45 percent of the banks in South Carolina lost money, our net income available to common shareholders reached \$1.2 million, or \$0.36 per share. Compared with banks in our peer group (11 South Carolina banks with \$500 – \$750 million in assets), First Community ranked first in net income, and in the top tier in the significant measures of asset quality and capital.





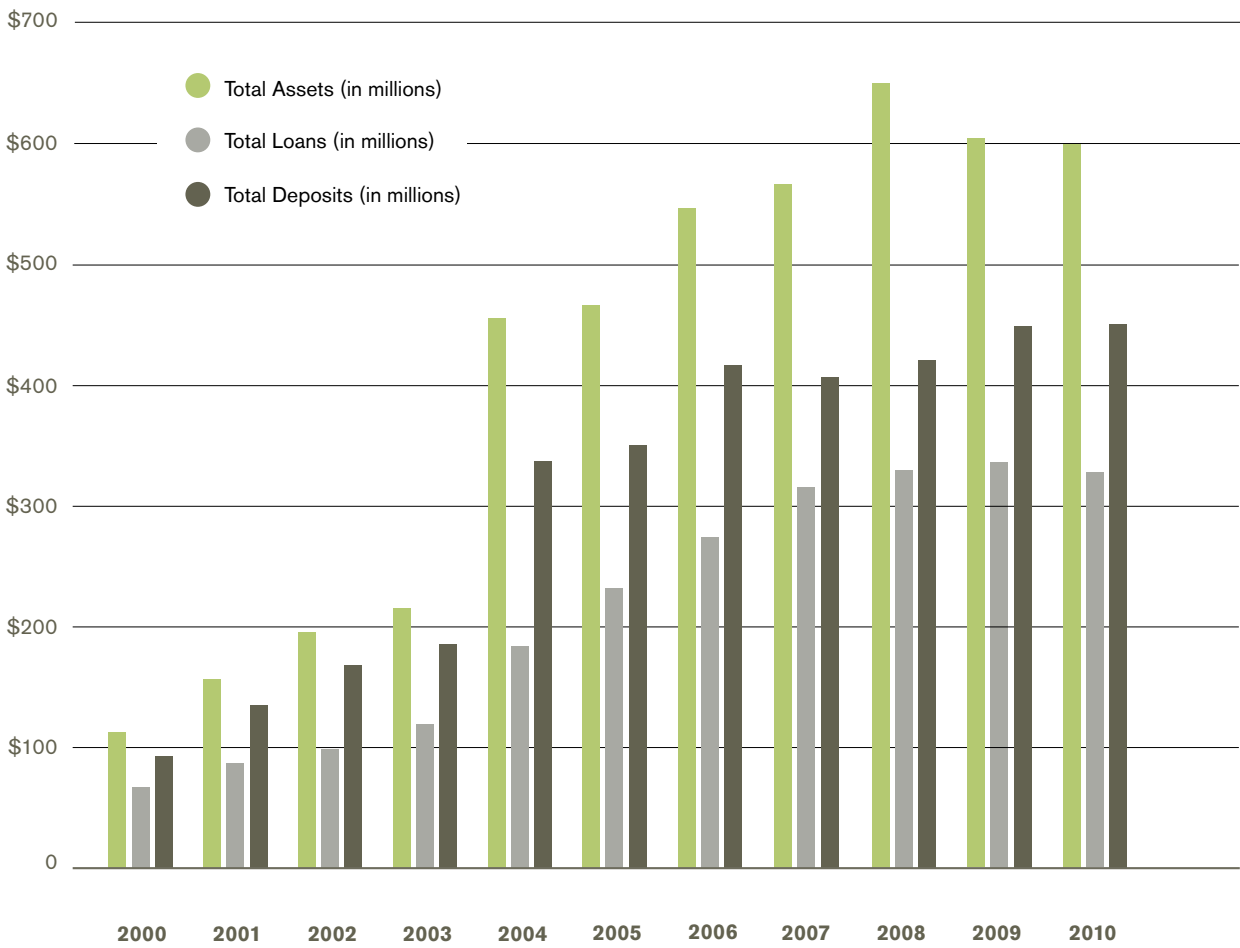
a time to look ahead

As we settle into a new normal, filled with ever-more-complex regulatory requirements, we know that our continued success will lie in providing the products and services that best meet the changing needs of our customers. As a community bank, we are most assuredly linked to the people, and businesses, we serve. Together, we have come through a time of distress. Together, we have reached a place of greater calm.

Together, we are preparing for growth.

We are honored to have taken this journey with you, and we look forward to serving you for many years to come.

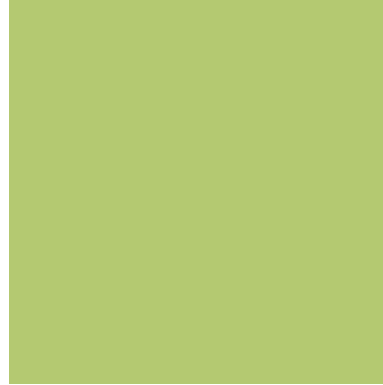
Assets, Loans and Deposits (in millions)













2010 financial information

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selected financial data

(dollars in thousands, except per share amounts)

	Year ended December 31,				
	2010	2009	2008	2007	2006
BALANCE SHEET DATA:					
Total Assets	\$ 599,023	\$ 605,827	\$ 650,233	\$ 565,613	\$ 548,056
Loans	329,954	344,187	332,964	310,028	275,189
Deposits	455,344	449,576	423,798	405,855	414,941
Total common shareholders' equity	30,762	30,501	57,306	63,996	63,208
Total shareholders' equity	41,797	41,440	68,156	63,996	63,208
Average shares outstanding, basic	3,262	3,252	3,203	3,234	3,097
Average shares outstanding, diluted	3,262	3,252	3,203	3,284	3,174
RESULT OF OPERATIONS:					
Interest income	\$ 27,511	\$ 30,981	\$ 33,008	\$ 30,955	\$ 27,245
Interest expense	9,374	13,104	15,810	15,665	12,922
Net interest income	18,137	17,877	17,198	15,290	14,323
Provision for loan losses	1,878	3,103	2,129	492	528
Net interest income after provision for loan losses	16,259	14,774	15,069	14,798	13,795
Non-interest income (loss)	3,017	3,543	(10,056)	4,968	4,470
Securities gains (losses)	827	1,489	(28)	49	(69)
Non-interest expenses	17,684	16,580	15,539	14,125	13,243
Impairment of goodwill	—	27,761	—	—	—
Income (loss) before taxes	2,419	(24,535)	(10,554)	5,690	4,953
Income tax expense (benefit)	565	696	(3,761)	1,725	1,452
Net income (loss)	1,854	(25,231)	(6,793)	3,965	3,501
Amortization of warrants	96	89	9	—	—
Preferred stock dividends, including discount accretion	568	567	62	—	—
Net income (loss) available to common shareholders	1,190	(25,887)	(6,864)	3,965	3,501
PER SHARE DATA:					
Basic earnings (loss) per common share	\$ 0.36	\$ (7.95)	\$ (2.14)	\$ 1.23	\$ 1.13
Diluted earnings (loss) per common share	0.36	(7.95)	(2.14)	1.21	1.10
Book value at period end	9.41	9.38	17.76	19.93	19.36
Tangible book value at period end	9.14	8.92	8.50	10.67	10.05
Dividends per common share	0.16	0.24	0.32	0.27	0.23
ASSET QUALITY RATIOS:					
Non-performing assets to total assets ⁽⁴⁾	2.20%	1.38%	0.39%	0.22%	0.09%
Non-performing loans to period end loans	1.90%	1.50%	0.54%	0.36%	0.17%
Net charge-offs to average loans	0.54%	0.84%	0.34%	0.06%	0.13%
Allowance for loan losses to period-end total loans	1.49%	1.41%	1.38%	1.14%	1.17%
Allowance for loan losses to non-performing assets	37.39%	58.21%	178.53%	286.06%	688.44%
SELECTED RATIOS:					
Return on average assets:					
GAAP earnings (loss)	0.20%	(3.90)%	(1.10)%	0.72%	0.68%
Operating earnings ⁽³⁾	0.20%	.39%	0.48%	0.72%	0.68%
Return on average common equity:					
GAAP earnings (loss)	3.73%	(49.66)%	(11.11)%	6.20%	5.54%
Operating earnings (loss) ⁽³⁾	3.73%	4.98%	4.82%	6.20%	5.54%
Return on average tangible common equity:					
GAAP earnings (loss)	3.87%	(89.13)%	(21.60)%	11.83%	12.68%
Operating earnings (loss)	3.87%	8.94%	9.37%	11.83%	12.68%
Efficiency Ratio ⁽¹⁾	73.07%	73.47%	72.74%	68.41%	69.11%
Noninterest income to operating revenue ⁽²⁾	17.48%	21.97%	19.78%	24.71%	23.50%
Net interest margin	3.26%	3.10%	3.16%	3.21%	3.27%
Equity to assets	6.97%	6.84%	10.48%	11.31%	11.53%
Tangible common shareholders' equity to tangible assets	5.00%	4.80%	4.42%	6.39%	6.34%
Tier 1 risk-based capital	13.73%	12.41%	12.58%	13.66%	13.48%
Total risk-based capital	14.99%	13.56%	13.73%	14.61%	14.40%
Leverage	8.79%	8.41%	8.28%	9.31%	9.29%
Average loans to average deposits	73.53%	76.99%	75.45%	73.45%	64.83%

⁽¹⁾ The efficiency ratio is a key performance indicator in our industry. The ratio is computed by dividing non-interest expense, less goodwill impairment, by the sum of net interest income on a tax equivalent basis and non-interest income, net of any securities gains or losses and OTTI on securities. It is a measure of the relationship between operating expenses and earnings.

⁽²⁾ Operating revenue is defined as net interest income plus noninterest income, excluding OTTI related to the write-down of FHLMC preferred shares in 2008.

⁽³⁾ Constitutes a non-GAAP financial measure. Please see "Reconciliation of Non-GAAP Financial Measures" below.

⁽⁴⁾ Includes non accrual loans, loans > 90 days delinquent and still accruing interest and OREO.

Reconciliations

The following is a reconciliation for the five years ended December 31, 2010, of net income (loss) as reported for generally accepted accounting principles ("GAAP") and the non-GAAP measure referred to throughout our discussion of "operating earnings."

(dollars in thousands)

	December 31,				
	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Net income (loss), As Reported (GAAP)	\$ 1,854	\$ (25,231)	\$ (6,793)	\$ 3,965	\$ 3,501
Add: Income tax expense (benefit)	565	696	(3,761)	1,725	1,452
	2,419	(24,535)	(10,554)	5,690	4,953
Non-operating items:					
Goodwill impairment charge	—	27,761	—	—	—
Other-than-temporary impairment on FHLMC preferred shares	—	—	14,325	—	—
Pre-tax operating earnings (loss)	2,419	3,226	3,771	5,690	4,953
Related income tax expense	565	696	825	1,725	1,452
Operating earnings, (net income, excluding non operating items)	\$ 1,854	\$ 2,530	\$ 2,946	\$ 3,965	\$ 3,501

The following is a reconciliation for the five years ended December 31, 2010, of non-interest income (loss) as reported for GAAP and the non-GAAP measure referred to throughout our discussion regarding non-interest income (loss).

(dollars in thousands)

	December 31,				
	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Non-interest income (loss), as reported (GAAP)	\$ 3,844	\$ 5,032	\$ (10,084)	\$ 5,017	\$ 4,401
Non-operating items:					
Other-than-temporary impairment charge	—	—	14,325	—	—
Operating non-interest income	\$ 3,844	\$ 5,032	\$ 4,241	\$ 5,017	\$ 4,401

The following is a reconciliation for the five years ended December 31, 2010, of non-interest expense as reported for GAAP and the non-GAAP measure referred to throughout our discussion regarding non-interest expense.

(dollars in thousands)

	December 31,				
	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Non-interest expense, as reported (GAAP)	\$ 17,684	\$ 44,341	\$ 15,539	\$ 14,125	\$ 13,243
Non-operating items:					
Impairment of goodwill	—	27,761	—	—	—
Operating non-interest expense	\$ 17,684	\$ 16,580	\$ 15,539	\$ 14,125	\$ 13,243

Our management believes that the non-GAAP measures above are useful because they enhance the ability of investors and management to evaluate and compare our operating results from period to period in a meaningful manner. These non-GAAP measures should not be considered as an alternative to any measure of performance as promulgated under GAAP, and investors should consider the OTTI charges in the second and third quarter of 2008 when assessing the performance of the company. Non-GAAP measures have limitations as analytical tools, and investors should not consider them in isolation or as a substitute for analysis of the company's results as reported under GAAP.

consolidated balance sheets

(dollars in thousands, except par values)

	Year ended December 31,	
	2010	2009
ASSETS:		
Cash and due from banks	\$ 7,114	\$ 6,752
Interest-bearing bank balances	19,102	13,635
Federal funds sold and securities purchased under agreements to resell	245	457
Investment securities - available for sale	189,309	131,836
Investment securities - held to maturity (market value of \$49,092 at December 31, 2009)	—	56,104
Other investments, at cost	6,841	7,904
Loans	329,954	344,187
Less, allowance for loan losses	4,911	4,854
Net loans	325,043	339,333
Property, furniture and equipment - net	18,026	18,666
Bank owned life insurance	10,773	10,551
Other real estate owned	6,904	3,167
Intangible assets	881	1,502
Other assets	14,785	15,920
Total assets	\$ 599,023	\$ 605,827
LIABILITIES:		
Deposits:		
Non-interest bearing demand	\$ 72,625	\$ 72,656
NOW and money market accounts	123,604	104,659
Savings	29,886	25,757
Time deposits less than \$100,000	143,946	156,422
Time deposits \$100,000 and over	85,283	90,082
Total deposits	455,344	449,576
Securities sold under agreements to repurchase	12,686	20,676
Federal Home Loan Bank Advances	68,094	73,326
Junior subordinated debt	15,464	15,464
Other borrowed money	120	164
Other liabilities	5,518	5,181
Total liabilities	\$ 557,226	\$ 564,387
SHAREHOLDERS' EQUITY:		
Preferred stock, par value \$1.00 per share; 10,000,000 shares authorized; 11,350 issued and outstanding	11,035	10,939
Common stock, par value \$1.00 per share; 10,000,000 shares authorized; issued and outstanding 3,270,135 in 2010 and 3,252,358 in 2009	3,270	3,252
Common stock warrants issued	509	509
Nonvested restricted stock	—	(79)
Additional paid in capital	48,956	48,873
Retained earnings (deficit)	(19,732)	(20,401)
Accumulated other comprehensive income	(2,241)	(1,653)
Total shareholders' equity	41,797	41,440
Total liabilities and shareholders' equity	\$ 599,023	\$ 605,827

consolidated statements of income (loss)

(dollars in thousands, except per share amounts)

	Year ended December 31,		
	2010	2009	2008
INTEREST INCOME:			
Loans, including fees	\$ 19,851	\$ 20,226	\$ 21,503
Investment securities - taxable	7,376	10,332	10,822
Investment securities - non taxable	190	326	367
Other short term investments	94	97	316
Total interest income	27,511	30,981	33,008
INTEREST EXPENSE:			
Deposits	6,281	8,734	11,264
Securities sold under agreement to repurchase	60	98	353
Other borrowed money	3,033	4,272	4,193
Total interest expense	9,374	13,104	15,810
Net interest income	18,137	17,877	17,198
Provision for loan losses	1,878	3,103	2,129
Net interest income after provision for loan losses	16,259	14,774	15,069
NON-INTEREST INCOME:			
Deposit service charges	1,875	2,312	2,682
Mortgage origination fees	1,034	753	579
Investment advisory fees and non-deposit commissions	501	495	334
Gain (loss) on sale of securities	827	1,489	(28)
Other-than-temporary-impairment write-down on securities	(1,560)	(1,001)	(14,494)
Fair value gain (loss) adjustments	(581)	58	(623)
Loss on early extinguishment of debt	—	(658)	—
Other	1,748	1,584	1,466
Total non-interest income	3,844	5,032	(10,084)
NON-INTEREST EXPENSE:			
Salaries and employee benefits	8,942	8,262	7,964
Occupancy	1,229	1,198	1,155
Equipment	1,162	1,249	1,289
Marketing and public relations	402	343	563
FDIC Insurance assessments	1,003	1,105	267
Other real estate expense	823	201	78
Amortization of intangibles	621	621	507
Impairment of goodwill	—	27,761	—
Other	3,502	3,601	3,716
Total non-interest expense	17,684	44,341	15,539
Net income (loss) before tax	2,419	(24,535)	(10,554)
Income tax expense (benefit)	565	696	(3,761)
Net income (loss)	\$ 1,854	\$ (25,231)	\$ (6,793)
Preferred stock dividends	664	656	71
Net income (loss) available to common shareholders	\$ 1,190	\$ (25,887)	\$ (6,864)
BASIC EARNINGS (LOSS) PER COMMON SHARE	\$ 0.36	\$ (7.95)	\$ (2.14)
DILUTED EARNINGS (LOSS) PER COMMON SHARE	\$ 0.36	\$ (7.95)	\$ (2.14)

independent registered public accounting firm

The Board of Directors
First Community Corporation
Lexington, South Carolina

We have audited the accompanying consolidated balance sheets of First Community Corporation and subsidiary (the Company), as of December 31, 2010 and 2009, and the related consolidated statements of income (loss), changes in shareholders' equity and comprehensive income (loss), and cash flows for the three years then ended. Such consolidated financial statements and our report thereon dated March 29, 2011, expressing an unqualified opinion (which are not presented herein), are included in the First Community Corporation, 2010 Report on Form 10K. These accompanying consolidated financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on such consolidated financial statements in relation to the complete consolidated financial statements.

In our opinion, the information set forth in the accompanying consolidated balance sheets as of December 31, 2010 and 2009, and the related consolidated statements of income (loss) for the three years then ended, is fairly stated, in all material respects, in relation to the basic consolidated financial statements from which it has been derived.

Elliott Davis, LLC

Elliott Davis, LLC
Columbia, South Carolina
March 29, 2011

directors

Richard K. Bogan, MD, FCCP

Chairman, Chief Medical Officer
SLEEPMED, Inc.

Thomas C. Brown

Assistant Rector
All Saints Church
Pawleys Island, SC

Chimin J. Chao

President
Chao and Associates, Inc.

Michael C. Crapps

President and Chief Executive Officer
First Community Corporation
First Community Bank

Anita B. Easter

Principal
Greenleaf Enterprises

O.A. Ethridge, DMD

Pediatric Dentist, Retired

George H. Fann, Jr., DMD

General Dentistry

J. Thomas Johnson

Vice Chairman of the Board
First Community Corporation
First Community Bank
President and Chief Executive Officer
Citizens Building & Loan Association
Greer, SC

W. James Kitchens, Jr.

Certified Public Accountant
The Kitchens Firm, LLC

James C. Leventis

Chairman Emeritus
First Community Corporation
First Community Bank

Alex Snipe

President
Glory Communications

Roderick M. “Rick” Todd, Jr.

Attorney & Counselor at Law

Loretta R. Whitehead

Broker In Charge
EXIT Real Estate Consultants

Mitchell M. Willoughby

Chairman of the Board
First Community Corporation
First Community Bank
Partner
Willoughby and Hoefer, P.A.

Directors Emeritus

William L. Boyd, III*
Robert G. Clawson*
Hinton G. Davis
Broadus Thompson
Angelo L. Tsiantis*

**deceased*

executive officers

First Community Corporation

Michael C. Crapps

President and
Chief Executive Officer

David K. Proctor

Senior Vice President and
Senior Credit Officer

Joseph G. Sawyer

Senior Vice President and
Chief Financial Officer

First Community Bank

Michael C. Crapps

President and
Chief Executive Officer

David K. Proctor

Senior Vice President and
Senior Credit Officer

Joseph G. Sawyer

Senior Vice President and
Chief Financial Officer

Robin D. Brown

Senior Vice President
Director of Human Resources
and Marketing

J. Ted Nissen

Senior Vice President
Director of Commercial
and Retail Banking

Harry A. Deith

Vice President
Commercial Banker

shareholder information

Annual Meeting

The annual meeting of shareholders will be held at 11:00 am, Wednesday May 18, 2011:
Saluda Shoals Park
Environmental Center
5605 Bush River Road
Columbia, SC 29212

Transfer Agent

Registrar and Transfer Company
10 Commerce Drive
Cranford, New Jersey 07016-3572
(800) 456-0596

10K/Financial Information

Copies of First Community Corporation's Annual Report to the Securities and Exchange Commission form 10K, and other information may be obtained from:
Joseph G. Sawyer
First Community Corporation
Post Office Box 64
Lexington, South Carolina 29071

Independent Registered Public Accounting Firm

Elliott Davis, LLC
1901 Main Street
Suite 1650
Columbia, South Carolina 29201

stock information

First Community Corporation's common stock is traded on the NASDAQ Capital Market under the trading symbol "FCCO." The following is a summary of stock prices for the company. These prices have been adjusted for all stock splits and stock dividends.

	2010				2009		
	HIGH	LOW	DIVIDENDS PAID		HIGH	LOW	DIVIDENDS PAID
1Q	\$ 6.50	\$ 5.75	\$ 0.04		\$ 7.82	\$ 5.25	\$ 0.08
2Q	\$ 6.75	\$ 5.55	\$ 0.04		\$ 8.00	\$ 6.25	\$ 0.08
3Q	\$ 6.05	\$ 5.00	\$ 0.04		\$ 7.25	\$ 5.49	\$ 0.04
4Q	\$ 5.78	\$ 5.00	\$ 0.04		\$ 7.00	\$ 5.60	\$ 0.04

All outstanding shares of our common stock are entitled to share equally in dividends from funds legally available when, and if, declared by the board of directors. The future dividend policy of the company is subject to the discretion of the board of directors and will depend upon a number of factors, including future earnings, financial condition, cash requirements and general business conditions. In addition, our ability to pay cash dividends may be dependent upon receiving cash in the form of dividends from First Community Bank, N.A. A national bank may only pay dividends out of its net profits then on hand, after deducting expenses, including losses and bad debts. In addition, the bank is prohibited from declaring a dividend on its shares of common stock until its surplus equals its stated capital, unless there has been transferred to surplus no less than one-tenth of the bank's net profits of the preceding two consecutive half-year periods (in the case of an annual dividend). The approval of the Office of the Comptroller of the Currency is required if the total of all dividends declared by the bank in any calendar year exceeds the total of its net profits for the year combined with its retained net profits for the preceding two years, less any required transfers to surplus.

core values

Quality and integrity
in all endeavors

Passionate focus on the
customer experience

Mutual respect for our
colleagues and their role
in our success

vision statement

To be the provider of
choice of financial
solutions to local
businesses, entrepreneurs
and professionals in the
markets we serve.

first community corporation

lexington, south carolina 29072