



No two businesses are exactly alike. They have different needs, serve different purposes, and offer a variety of products and services.

At Benchmark, we work with you to find the best fit for your business.

From checking to loans for your next big project, let us help you with a product or service built just for you.



**As your community bank, we pledge to:**  
Support & be involved in civic organizations  
Constantly improve products & services  
Remain locally owned & operated  
Always listen to your concerns  
Reinvest in the local economy  
Go the extra mile for you

# BUSINESS SOLUTIONS



## BENCHMARK COMMUNITY BANK

*With you for Life!*  
[WWW.BCBONLINE.COM](http://WWW.BCBONLINE.COM)

Checking Accounts  
Money Market Accounts  
Cash Management Services

Since 1971, Benchmark Community Bank has been helping businesses like yours build a secure financial future.

Let us go the extra mile for you with our comprehensive menu of products, including loans for any business need:

- Vehicle • Equipment • Line of Credit
- Operating Capital • Construction • Start-Up
- Expansion • Real Estate • Debt Restructuring

...and cash management services to make your job easier:

- Merchant Card Services** - quick and easy implementation of credit card processing through a major service provider.
- Re\$ubmittl Check Recovery** - a free recovery service to reduce the burden of collecting funds from NSF checks.



## Business eBanking

With **Business eBanking (BeB)**, you can easily manage your accounts online 24/7 through one of our service packages designed with your business in mind. The free **Micro Package** includes these features to help your business run efficiently:

- Single user access only
- Multiple account access
- Basic account reporting
- Real-time account balances
- Internal deposit account transfers
- Up to 12 months of account history
- Stop payment orders
- Loan payments and advances
- Secure messaging to bank
- WebConnect to Quicken & Quickbooks

**- Upgrade to one of these paid packages for additional features -**

**Plus Package** includes all Micro features AND:

- Multiple user access
- External deposit account transfers
- Loan reporting
- Robust account reporting

**Premium Package** includes all Micro & Plus features along with:

- Up to 18 months of account history
- ACH origination including direct deposit and tax payments, if approved (fee per file depending on type)
- Wire origination (additional fee)

For details on Business eBanking fees and enhanced services, talk with one of our business bankers or treasury services officers.





# BENCHMARK BUSINESS SOLUTIONS



Business Solutions accounts are designed to support your business.

All of our business checking and money market accounts include the following amenities:

- Visa® debit card w/ SecurLOCK protection
- Official checks at no additional charge
- Optional overdraft protection
- Business eBanking (BeB) w/ account transfer & Bill Pay
- Electronic or paper statement w/ images
- E-statement notification
- Desktop Banking for check deposits (fees apply)
- Re\$ubmittIt check recovery service

Account	BUSINESS BUILDER	BENCHMARK BUSINESS INTEREST	BUSINESS NAVIGATOR	BUSINESS MONEY MARKET	COMMUNITY 1ST
Interest Bearing	Non-interest bearing	Interest on daily balance	Interest on daily balance	Interest on daily balance	Interest on daily balance
Opening Deposit	\$100	\$100	\$100	\$100	\$100
Minimum Balance	None Required	\$500	\$25,000	\$2,500	None Required
Fees / Requirements	<b>No monthly maintenance fees</b>	\$5/month if balance falls below \$500	<ul style="list-style-type: none"> <li>• \$25/month if balance falls below \$25,000</li> <li>• Less than 500 checks (not debits) in a monthly cycle</li> <li>• Enrollment in the <b>Plus</b> or <b>Premium</b> package of Business eBanking</li> </ul>	<ul style="list-style-type: none"> <li>• \$10/month if balance falls below \$2,500</li> <li>• Limited to eight withdrawals/month</li> </ul>	<ul style="list-style-type: none"> <li>• Must be a non-profit organization</li> <li>• Eligible types by IRS Code: all 501(c, d, e, f, k, n), 509(a), and 521(a)</li> </ul>
Additional Features	<ul style="list-style-type: none"> <li>• No analysis fees</li> <li>• Unlimited transactions</li> <li>• Merchant card service</li> </ul>	Same as Business Builder	Same as Business Builder <b>PLUS FREE</b> <ul style="list-style-type: none"> <li>• Incoming wire transfers</li> <li>• Returned deposited items</li> <li>• Monitoring of multiple signatures</li> </ul>	<ul style="list-style-type: none"> <li>• Exclusive design checks</li> <li>• Special money market rates</li> <li>• Multi-tiered interest structure rewards higher balances.</li> </ul>	Same as Business Builder <b>PLUS FREE</b> <ul style="list-style-type: none"> <li>• first order of exclusive design checks</li> </ul>

Helping you & your business build a secure financial future.

