

If you have any questions about our personal deposit accounts, call your local branch or send an e-mail.

customerservice@bcbonline.com

One of our helpful customer service representatives will be glad to provide you with answers and then set up an appointment to get your account opened.

Set a budget with
MONEY MANAGEMENT.

This free online tool allows you to view your complete financial picture with ease. You can track your expenses and even access your accounts with other financial institutions and creditors. Log in to Internet Banking, and you'll be on your way to navigating your financial roadmap!



Get valuable information & guidance on mapping out your future, earning a living, meeting special needs, and other topics that can help you build a more secure financial future.

www.bcbonline.com/moneysmart

Since 2007, ranked one of the Top 200 community banks in the nation by American Banker magazine.

PERSONAL DEPOSIT SOLUTIONS



**BENCHMARK
COMMUNITY BANK**

With you for Life!

WWW.BCBONLINE.COM

Time Deposits
Savings Accounts
Checking Accounts
Individual Retirement Accounts

Every Benchmark customer has different financial needs. That's why we've created different types of accounts that allow you to craft your best banking experience.

Choose your favorite checking options like earning rewards for using your debit card and receiving e-statements to keeping your money management checkbook-simple or going all-mobile. Whatever you choose, we transition with you through every age and stage of your financial journey.

Looking for great savings vehicles? Our Money Market and savings accounts grow with you.

Let Benchmark take the worry out of choosing how you want to bank. We've been helping people build a secure financial future since 1971.

We're Benchmark Community Bank: *With you for Life!*



OUR PERSONAL SAVINGS PRODUCTS INCLUDE:

- **Traditional Savings Accounts:** open with just \$100
- **Time Deposits:** choose from a variety of products and term lengths
- **Individual Retirement Accounts:** both Traditional and Roth

SPECIAL SAVINGS PROGRAMS AT BENCHMARK:

Holiday Savings Club

For our customers who like to save all year for end-of-the-year expenses. This club pays a special rate!

The YES Club for Kids

YES stands for Youth Excited about Saving. The YES Club is for grade school kids and pre-teens who want to do just that! As members of the club, they'll be able to take advantage of the exclusive YES Account and its special benefits. Ask one of our customer service representatives for more details or visit www.BCBonline.com/yesclub.







PERSONAL CHECKING ACCOUNT OPTIONS



We are here to help you choose the best type of checking account for your current situation—one that best matches your lifestyle and goals. Talk with one of our customer service representatives. They can guide you to the checking product that will benefit you most!

Account	Initial Deposit	Minimum Balance	Special Requirements / Conditions	Service Fee	Account Benefits
Success Checking	\$100	None	<p><i>Must be an active Internet Banking user and sign up for electronic statements.</i></p> <p><i>To get reward rates and ATM fee refunds:</i></p> <ul style="list-style-type: none"> ◆ Have 1 direct deposit or automatic payment post and clear your account. ◆ Have 10 check card purchases post and clear your account. 	None	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Higher rate and refunds* on ATM fees when certain conditions are met each statement cycle. ◆ Unlimited transactions. ◆ Optional overdraft protection. <small>*up to \$25 per month.</small>
The Keystone Account	\$100	\$5,000 or other qualifying options	<p><i>To qualify for Keystone status, you must have at least one of the following:</i></p> <ul style="list-style-type: none"> ◆ a checking or savings balance of \$5,000, ◆ a \$10,000 average balance in any deposit combo, ◆ a \$15,000 home equity line of credit, ◆ a \$20,000 original amount auto loan, ◆ a \$50,000 original amount mortgage or construction loan ◆ \$25,000 investment in Benchmark Financial Solutions. 	None if qualifier is in place; \$20/month if qualifying criteria is not met	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Free personalized Keystone checks. ◆ Visa® debit card with higher withdrawal and purchase limits. ◆ Lower interest rates on consumer loans. ◆ No fee for official checks. ◆ \$12.50 off annual safe deposit box rental. ◆ Unlimited transactions. ◆ Optional overdraft protection. 
The Benchmark Account	\$100	\$500	None	\$5/month if balance falls below \$500	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Unlimited transactions. ◆ Optional overdraft protection.
Money Market	\$100	\$2,500	Limited to 8 withdrawals per month.	\$10/month if balance falls below \$2,500	<ul style="list-style-type: none"> ◆ Free exclusive design checks. ◆ Higher money market rates. ◆ Optional overdraft protection. 
BCB Free	\$100	None	None	None	<ul style="list-style-type: none"> ◆ Unlimited transactions. ◆ Optional overdraft protection.
Lifestyle 55	\$100	None	Must be at least 55 years old.	None	<ul style="list-style-type: none"> ◆ Free exclusive design checks. ◆ Unlimited transactions. ◆ Optional overdraft protection.
\$mart\$start	\$10	None	<ul style="list-style-type: none"> ◆ Must be 13 - 17 years old. ◆ Parent/guardian must be a joint account holder. 	None	<ul style="list-style-type: none"> ◆ Special ATM/Visa® debit card. ◆ Special teen program and web pages. ◆ Optional overdraft protection.
The Bridge Account	\$100	None	<ul style="list-style-type: none"> ◆ Must be 18 - 25 years old. ◆ Must receive electronic statements. 	None	<ul style="list-style-type: none"> ◆ Refunds* on ATM fees. <small>*up to \$25 per month. **ask for details.</small> ◆ Unlimited transactions. ◆ Optional overdraft protection. ◆ Optional Benchmark credit card, if qualified.**

All Benchmark checking accounts come with these valuable services for FREE:

Visa® Debit Card. Use your card to withdraw money from ATMs or to make purchases in stores or online.

Internet Banking. Transfer funds, balance your accounts, and review your transaction history anytime, anywhere!

Mobile Banking. Keep an eye on your finances while you're out and about with our BCB Mobile app. Free download from the App Store and Google Play.

BCBonTheGo. Get a quick glance at your current account balances and latest transactions via text message.

e-Statements. Go green with this secure way of viewing your statements.

SecurLOCK Equip. Take control of how and where your debit card is used and receive instant alerts with this app.