

**BENCHMARK BANK
FEE SCHEDULE EFFECTIVE SEPTEMBER 1, 2016**

Please refer to our Truth in Savings disclosure or your account agreement for full account terms.

Personal Checking Account

Minimum balance to avoid imposition of fees - A service charge fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Benchmark NOW Account

Minimum balance to avoid imposition of fees - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Benchmark Commercial Account (Interest Bearing)

Minimum balance to avoid imposition of fees - A service charge fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Transaction limitations - Transfers from a Benchmark account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.

Fees - An excess activity fee of \$15.00 will be charged for each debit transaction in excess of six during a statement cycle.

Personal Savings Account

Minimum balance to avoid imposition of fees - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

Transaction limitations - Transfers from a Personal Savings account are limited to six per statement cycle.

Fees - An excess activity fee of \$5.00 will be charged for each withdrawal in excess of six during a statement cycle.

HSA Account*

Minimum balance to avoid imposition of fees - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$3,000.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$3,000.00 in the account each day to obtain the disclosed annual percentage yield.

*Fees are effective for existing accounts. We do not currently offer new HSA accounts.

Commercial Checking

Commercial checking accounts are reviewed each month on an analysis basis and will be assessed a monthly charge only if the charges for services rendered exceed the earnings credit which is computed on the average balances maintained for the month.

- Service charge - \$10.00 per month
- Checks paid - \$.15 each
- Deposits - \$.15 each
- Items deposited - \$.08 each
- Rolled coin - \$.08 each
- Strapped currency - \$.40 each
- Chargebacks - \$5.00 each
- Internet banking bill payment - \$.25 each

Additional Services

- Remote deposit service charge - \$50.00 per month
- Positive Pay - \$18.00 per month

All Accounts

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM or Visa® Check Card.....	\$5.00
ATM cash withdrawal	
o At ATMs we do not own or operate.....	\$2.00

o Dollar limit	\$500.00 per 24 hours
Balance inquiry at ATMs for Checking and Savings account(s)	
o At ATMs we do not own or operate	\$1.50
Check printing.....	Fee depends on style and quantity of check ordered
Cashiers checks	
o Customers	\$3.00
Point-of-Sale purchases from Checking account(s).....	\$0.00 per transaction
o Dollar limit	\$2,000.00 per day (includes ATM transactions)
Overdraft - each overdraft paid	\$30.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Online Banking	Complimentary
Online Bill Payment	Complimentary
o Expedited Overnight Bill Pay Check service	\$14.95
o Rush delivery ACH	\$9.99
Collections	
o Incoming	\$10.00
o Outgoing	\$10.00
Collections - foreign	\$100.00
Draft	\$40.00
Return check charge - each	\$30.00
Return item fee - each	\$30.00
Same day ACH return - excess return activity fee	\$5.00
An excess return activity fee \$5.00 will be charged for each return ACH transaction in excess of three during a statement cycle.	
Special statement cutoff	\$5.00
Balance inquiry by telephone	\$1.00 per inquiry
Account research	\$20.00 per hour plus \$2.00 per copy
Interim statement	\$5.00 (1 free per month)
All telephone transfers	\$2.00
Stop payments - each.....	\$20.00
Photocopies	\$.25
Visa® Gift Card	\$5.00 each
Visa® Gift Card - monthly service fee	\$2.50
This fee is charged after 12 months of continuous inactivity.	
Zipper bags	\$5.00 each
Lock bags	\$25.00 each
Deposit item return	\$5.00
Account activity printout	\$2.00
Statement snapshot	\$2.00
Account balancing assistance	\$40.00 per hour
Wire transfers	
o Outgoing - customer	
▪ Domestic	\$15.00 for any request under \$1,000.00
▪ Foreign	\$50.00
o We will only process foreign wires in the amount of \$1,000.00 or more	
o Incoming - customer	Complimentary
o Return Wire Fee.....	\$45.00