

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Benchmark Bank
461 Beecher Road
Gahanna, OH 43230
(614)269-4400

STATEMENT SAVINGS

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$10,000.00 or more, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%. **Tier 2** - If your daily balance is less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of July 2, 2009. If you would like more current rate and yield information, please call us at (614)269-4400. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - Effective July 2, 2009, Federal Regulation D limits that during any calendar month or statement cycle of at least four weeks, preauthorized, automatic, telephone, electronic (including automatic clearing house), online and other transfers and withdrawals not made in person at a branch or by ATM to six per month, regardless of the method of the transfer or withdrawal.

Fees and Charges - The following fees and charges apply to this account:

• Excess Withdrawal Fee: We impose a fee of \$10.00 per withdrawal or transfer in excess of 6 per statement cycle.

Additional Terms - The following additional terms apply to this account: Monthly service fee waived if:

- Direct Deposit to Savings Account
- Automatic Loan Payments from Account
- Full-Time Student
- Minor
- Age 50 or Above
- Deposit Relationship of \$10,000