

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

### MONEY MARKET IRA

**Rate information** - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$50,000.00 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 \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%. **Tier 3** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.000% with an annual percentage yield (APY) of 0.00%. **Tier 4** - If your daily balance is \$1,000.00 or more, but 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 monthly.

**Crediting frequency** - Interest will be credited into this account monthly.

**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 \$1,000.00.

**Minimum balance to obtain the disclosed annual percentage yield** - You must maintain a minimum daily balance of \$1000.00 in your account each day to obtain the disclosed annual percentage yield.

**Minimum balance to avoid a fee** - If your balance falls below \$1,000.00 on any day in the statement cycle, your account will be subject to a \$5.00 monthly service fee for that statement cycle.

**Deposit limitations** - Deposit limitations are based on IRS rules governing deposits made to an IRA. Refer to IRS Publication 560 and 590 for details.

**Withdrawal limitations** - Withdrawal limitations are based on IRS rules governing withdrawals from an IRA. Refer to IRS Publication 560 and 590 for tax consequences and details.

**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.

**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