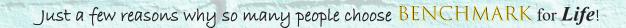
WELCOME TO



A locally owned and operated community bank founded in 1971 serving Southside Virginia and northern North Carolina

Ranked one of the Top 200 community banks in the nation since 2007

by American Banker magazine



Our People

"Benchmarkers" are your neighbors, volunteers with civic groups and those you see out and about around town. When you visit a Benchmark branch, you feel right at home.

We are members of the communities you call "home" and are happy to support the people and places you care about. It's our home, too, so we want it to be the best it can be.

We look forward to getting to know you so we can best serve your needs wherever you are in your financial journey. We're With you for Life!

Our Pledge to 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!



Our Products

Designed to help you manage your everyday finances and live a satisfying, financially stable life.

- Checking accounts for all lifestyles
- Savings accounts and clubs
- Time deposits and IRAs
- Loans for almost any purpose
- Mortgages
- Credit cards and lines of credit
- Programs for kids, teens, and young adults
- Business accounts and loans
- Cash management tools for businesses

Our Services

Save time and money, sharpen your financial management skills, and build financial security with our menu of services.

- Internet Banking with Bill Pay
- Mobile Banking & Mobile Deposit
- Banking by Phone
- Visa[®] debit cards with SecurLOCK
- Rewards programs
- Financial management tools
- Identity theft protection
- MoneySmart financial program
- eBanking for Business
- Cash flow reviews for businesses
- Financial consultations

Our locations throughout Southside Virginia and northern North Carolina are ready to serve you.

Virginia

Blackstone

400 Church St. (434) 292-1030

Clarksville 133 College St. (434) 374-9888 **Crewe** 1500 W. Virginia Ave. (434) 645-8444

Chase City

845 E. 2nd St.

(434) 372-3999

Emporia 125 W. Atlantic St. (434) 829-2877 Downtown Farmville 101 Midtown Ave. (434) 392-9528

Farmville S. Main 1577 S. Main St. (434) 392-9088

Halifax 290 S. Main St. (434) 476-2744

Kenbridge 204 S. Broad St. (434) 676-8444

Lawrenceville 220 W. 5th Ave. (434) 848-6552

South Boston

1135 Huell Matthews Hwy. 90 (434) 575-0050

South Hill 905 N. Mecklenburg Ave. (434) 447-4256

Victoria 1910 Main St.

(434) 696-2114

North Carolina

Henderson 1750 Graham Ave. (252) 436-0051 Youngsville 110 S. College St. (919) 750-8753

Wake Forest 3619 Rogers Rd. at Heritage Station (919) 556-5972

Zebulon Loan Production Office 1006 N. Arendell Dr., Suite 200 (919) 823-4830

Personal Deposit Accounts	Personal Loans	Business Solutions	Security & Rewards
 Checking Accounts Interest-bearing: \$uccess Checking rewards account \$uccess Checking rewards account The Keystone Account The Benchmark Account Non-interest-bearing: BCB Free Lifestyle 55 for older adults The Bridge Account for young adults \$mart\$tart for teens 	 Loans Programs Real estate including land purchase vacation home vacation home residential additions Construction (to permanent, if desired) Automobiles and other vehicles Home improvement Students Personal reasons including debt consolidation 	 Business Builder (free checking with no minimum balance required) Business Navigator (ideal for businesses that maintain a large account balance) Benchmark Business Interest Community 1st (free checking for non-profit organizations) 	 SecurLOCK Communicate runs behind the scenes to monitor fraudulent debit card activity. The FREE SecurLOCK Equip app is available for Benchmark Visa[®] credit or debit card holders. Set controls for when, where, and how your card can be used. Receive alerts to notify you when
 Money Market Account Interest-bearing account Savings Accounts Traditional Savings Accounts 	Mortgages• Fixed rate• Adjustable rate• 100% USDA financing• USDA rural development	 Business Loans & Lines of Credit Start-up, operating capital, or expansion Real estate & construction Vehicles & equipment Debt restructuring Rental property 	your card is used. BCBonTheGo Get real-time account information delivered to your smartphone Bank your way! In person, by phone, online, or on your mobile device!
 Time Deposits Individual Retirement Accounts (IRAs) YES Club for kids 5-12 \$mart\$tart Savings for teens Holiday Savings Club 	 Veterans Administration (VA) Department of HUD/FHA Home Equity Lines of Credit Home improvement projects 	 Cash Management Services eBanking for Business online platform "Scan & Send" electronic deposits Merchant card services ReSubmitlt[®] check recovery service 	via text message. Get rewarded for purchases! SCORECARD [®] • Earn points for everyday purchases.
We can help fit your account to your lifestyle!		 Direct deposit payroll service Free cash flow review Helping you grow your bottom line is our specialty! 	 Use your Benchmark Visa Debit Card as a credit transaction - the funds deduct from your account & you get the points! Also, earn points when using your Benchmark Visa Credit Card.
Member FDIC	Too many loan choices? Our team of lending specialists can help you find a great fit. 01/2023		BCB Boous Bucks Earn cash back on purchases made with your Benchmark Visa debit card at select retailers featured in the BCB Mobile app or on your Internet Banking page.

To learn more about how Benchmark can help you build a secure financial future, visit us at www.BCBonline.com or call the branch closest to you.