

# WELCOME TO



## BENCHMARK COMMUNITY BANK

*With you for Life!*

WWW.BCBONLINE.COM

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

Member  
FDIC



Ranked one of the Top 200 community banks in the nation since 2007 by American Banker magazine

Just a few reasons why so many people choose **BENCHMARK** for *Life!*

### 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

**Chase City**  
845 E. 2nd St.  
(434) 372-3999

**Clarksville**  
133 College St.  
(434) 374-9888

**Crewe**  
1500 W. Virginia Ave.  
(434) 645-8444

**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.  
(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

### Checking Accounts

Interest-bearing:

- Success 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
- Smart\$tart for teens

### Money Market Account

- Interest-bearing account

### Savings Accounts

- Traditional Savings Accounts
- Time Deposits
- Individual Retirement Accounts (IRAs)
- YES Club for kids 5-12
- Smart\$tart Savings for teens
- Holiday Savings Club

*We can help fit your account to your lifestyle!*



Member  
**FDIC**

## Personal Loans

### Loans Programs

- Real estate including
  - land purchase
  - vacation home
  - residential additions
- Construction (to permanent, if desired)
- Automobiles and other vehicles
- Home improvement
- Students
- Personal reasons including debt consolidation

### Mortgages

- Fixed rate
- Adjustable rate
- 100% USDA financing
- USDA rural development
- Veterans Administration (VA)
- Department of HUD/FHA



### Home Equity Lines of Credit

- Home improvement projects



*Too many loan choices? Our team of lending specialists can help you find a great fit.*

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## Business Solutions

### Business Checking Accounts

- 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)

### Money Market Account

### Business Loans & Lines of Credit

- Start-up, operating capital, or expansion
- Real estate & construction
- Vehicles & equipment
- Debt restructuring
- Rental property

### Cash Management Services

- eBanking for Business online platform
- "Scan & Send" electronic deposits
- Merchant card services
- ReSubmitIt® check recovery service
- Direct deposit payroll service
- Free cash flow review

*Helping you grow your bottom line is our specialty!*



## Security & Rewards

### SecurLOCK

- 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 your card is used.



### BCBonTheGo

Get real-time account information delivered to your smartphone via text message.

*Bank your way!  
In person, by phone,  
online, or on your  
mobile device!*

### Get rewarded for purchases!

### SCORECARD®

- Earn points for everyday purchases.
- 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.

### BCB Bonus 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](http://www.BCBOnline.com) or call the branch closest to you.**