



PERSONAL CHECKING ACCOUNT OPTIONS



All checking accounts come with FREE:

- Internet Banking
- e-Statements

- Mobile Banking with text message balance inquiry service

- ATM/Visa® Debit card
- Banking by Phone

- SecurLOCK fraud prevention tools

Member
FDIC

Account	Initial Deposit	Minimum Balance	Special Requirements / Conditions	Service Fee	Account Benefits
Success Checking	\$100	None	<p><i>Must be an active Internet Banking user and sign up for electronic statements.</i></p> <p><i>To get reward rates & ATM fee refunds, each statement cycle:</i></p> <ul style="list-style-type: none"> ◆ Have 10 debit card purchases post and clear your account. ◆ Have 1 direct deposit or automatic payment post and clear your account. 	None	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Higher rate & ATM refunds* when certain conditions are met each statement cycle. ◆ Unlimited transactions. ◆ Optional overdraft protection. <p>*up to \$25 per cycle.</p>
The Keystone Account	\$100	\$5,000 or other qualifying options	<p><i>To qualify for Keystone status, you must have at least one of the following:</i></p> <ul style="list-style-type: none"> ◆ a checking or savings balance of \$5,000; ◆ a \$10,000 average balance in any deposit combo; ◆ a \$15,000 home equity line of credit; ◆ a \$20,000 original amount auto loan; ◆ a \$50,000 original amount mortgage or construction loan; or ◆ \$25,000 investment in Benchmark Financial Solutions. 	None if qualifier in place; \$20/month if qualifying criteria is not met	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Free personalized Keystone checks. ◆ Visa® debit card w/ higher withdrawal and purchase limits. ◆ Lower interest rates on consumer loans. ◆ No fee for official checks. ◆ \$12.50 off annual safe deposit box rental. ◆ Unlimited transactions. ◆ Optional overdraft protection.
The Benchmark Account	\$100	\$500	None	\$5/month if balance falls below \$500	<ul style="list-style-type: none"> ◆ Interest on daily balance. ◆ Check images with statement. ◆ Unlimited transactions. ◆ Optional overdraft protection.
Money Market	\$100	\$2,500	Limited to 6 withdrawals per month.	\$10/month if balance falls below \$2,500	<ul style="list-style-type: none"> ◆ Exclusive design checks. ◆ Higher money market rates. ◆ Optional overdraft protection.
BCB Free	\$100	None	None	None	<ul style="list-style-type: none"> ◆ Unlimited transactions. ◆ Optional overdraft protection.
Lifestyle 55	\$100	None	Must be 55 or older.	None	<ul style="list-style-type: none"> ◆ Exclusive design checks. ◆ Unlimited transactions. ◆ Optional overdraft protection.
\$mart\$art	\$10	None	<ul style="list-style-type: none"> ◆ Must be 13 - 17. ◆ Requires parent or guardian as joint account holder. 	None	<ul style="list-style-type: none"> ◆ Special ATM/Visa® debit card. ◆ Special teen program and web pages. ◆ Optional overdraft protection.
The Bridge Account	\$100	None	<ul style="list-style-type: none"> ◆ Must be 18 - 25. ◆ Receive electronic statements. 	None	<ul style="list-style-type: none"> ◆ Refunds* on ATM fees. ◆ Unlimited transactions. ◆ Optional overdraft protection. ◆ Optional Benchmark credit card, if qualified.** <p>*up to \$25 per cycle. **ask for details.</p>

