

Fee Schedule

ATM:

*1-8 withdrawals per account, per month	No Charge
*9 or more withdrawals per account, per month, each	\$1.00
*Lost or stolen ATM Card replacement, each	\$5.00

Checking Account Fees:

First Box:

*Check Orders	Free
	\$At Cost

Overdrafts - Non Sufficient Funds:

*Draft drawn on our Share Account, each	\$20.00
*NSF Deposit check drawn on member's non-Benchmark account, each	\$25.00
*NSF deposit check drawn on a third party	\$10.00
*All other returned checks - each check returned to Benchmark	\$15.00
*Overdraft transfer in excess of 8 per month, each	\$5.00

Home Equity:

*Application Fee on HE Loans up to \$25,000	\$100.00
*NSF Checks, each	\$20.00
*Stop Payment, each	\$5.00
*Pay check under \$500 minimum, each	\$10.00

Microfilm Copies:

* On-line Requests	Free
* Payable through bank charge	\$3.00

Certified Checks:

*Each	\$3.00
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Account Reconciliation & Research:

*Each	\$20.00
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Copies of Statement:

*Each statement up to (6) statements	\$5.00
*Each statement over (6) statement	\$2.00
*Interim statement	\$5.00

Stop Payment Order:

*Online Requests	Free
*Single Check, each	\$5.00
*Series of Checks, each	\$10.00
*Excess of (3) Stop Payments per month, each	\$20.00

Wire Transfers - Outgoing:

*Domestic, each \$17.00

*Foreign, each \$32.00

Incoming Wire Fee:

*each \$10.00

Regular & Vacation Share Withdrawals: No Charge

Dormant Account Fee*:

*For each calendar quarter \$3.00

*a dormant account is defined as one that: has no activity for a 12 month period, has no loans or credit cards, has no IRA's, has no Share Certificates, has less than \$100.00 in total shares.

On-Line Bill Payer Service:

*Unlimited Bills (charge is per month) \$4.50

*Stop payment, each \$5.00

*NSF check, each \$20.00

BENCHMARK MUST RECEIVE THE STOP PAYMENT REQUEST AT LEAST THREE (3) BUSINESS DAYS BEFORE THE PAYMENT DATE.

Credit Cards:

*Late Payment - if payment is received more than fifteen (15) days after the statement due date	\$10.00
*Lost or stolen card:	
First lost or stolen card	No charge
Second, Third, etc., each	\$25.00
NSF	\$15.00

Automated Clearing House Items (ACH):

*NSF Payment, each	\$20.00
*Stop Payment, each	\$5.00

Other Services:

*Visa Travel Cards	\$5.00
*Mastercard Gift Cards	\$2.00
*Money Orders, each	\$1.00
*Escheat Processing Fee, each account	\$25.00
*IRS Levy/Writ of Execution Fee, each account	\$25.00