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BENCHMARK COMMUNITY BANK

SINCE 1971

1989
ANNUAL REPORT

LUNENBURG COMMUNITY
BANKSHARES, INC.
Consolidated Report With Its Subsidiary



BENCHMARK
COMMUNITY BANK

KENBRIDGE, VICTORIA, FARMVILLE and SOUTH HILL
VIRGINIA



2021 Annual Report

A half-century of service

To all those who made this journey possible.

In February of 1971, a group of business leaders from around Lunenburg County gathered at Slaw's Restaurant in Blackstone for a dinner that would change the face of the area's banking community. An afternoon of fishing a few months prior had culminated in the decision that the people of Lunenburg County needed a new kind of financial institution. It had to be one committed to helping the predominantly agricultural area sustain the hard-won successes that could potentially be eradicated by a summer-long drought. It had to be staffed and managed by people dedicated to meeting the financial needs of the communities they served.



On September 8, 1971, The Lunenburg County Bank opened its doors in a simple white clapboard portable building that later served the bank's growth in new communities. In the words of the bank's first Branch Manager Ben Watson, "It was a glorious day." Watson was named President/CEO in 1988, a position he held until his 2005 retirement.

Echoing Watson's sentiment, the bank's first secretary Janice Pernel Martin recalled, "Customers on September the 8th in 1971 were met by employees who were laughing, smiling, talking and, when they left, they felt good. That culture has stuck for fifty years." Martin retired from the bank in 2009. She had served in seven different positions culminating as Senior VP/Compliance Officer.

By 1989, The Lunenburg County Bank had begun serving customers in neighboring counties. Bank leadership made the decision to expand outside of Lunenburg County, first in Farmville to the northwest and then South Hill to the south. With new territory came a new name; one that would inspire commitment to providing exemplary products and services every day. To that end, Benchmark Community Bank was born. Benchmark: A standard by which all others are judged.

Former President/CEO Mike Walker (2005-2017) recalls, "The name changed, but not the products and services offered or the focus on customer service. The Benchmark brand of banking was well received by the new communities and the bank experienced significant growth in customers, deposits and loans."

Retired pharmacist Mike Berryman was serving as Chairman of the Board at the time of the bank's expansion and name

change. He remembers how the founding Board wanted a community bank committed to serving the needs of the people of Lunenburg County. In the half-century since its founding, through expansion into neighboring counties, as well as neighboring North Carolina, the founders' focus on helping the people of the community is the bedrock principle on which the bank performs.

"The bank is built around employing people whose philosophy of service aligns with our founders," according to President/CEO Jay Stafford. "We try to find ways to say 'yes' to customers and take the time to give them special attention in handling all of their financial needs. That philosophy of service has been held since 1971."

To commemorate our half-century of service to the communities we call "home," Benchmark created a digital video series featuring recollections of some of the remarkable, dedicated individuals who made our journey possible. Alongside them have been members of an exceptional team of professionals you have seen every day, as well as those behind the scenes who have kept the bank strong, customer focused and, most importantly, independent. Without an independent, locally owned bank, our communities would look much different today. We are excited to share with you - our customers and communities - some of the people who contributed to the early days and those who are taking Benchmark into the future. 🇺🇸

Please visit

www.bcbonline.com/50th

Enjoy!

As we entered this past year, predictions were that 2021 would be a return to pre-pandemic normalcy. Like you, the Benchmark family hoped that would be the case. When it became apparent we were in for more of the same, I was once again amazed at how our employees and customers adapted to the constant change brought about by the virus. After months of uncertainty the previous year, we were better prepared to manage the challenges the emerging variants presented for our staff, customers, and communities. Our lobbies were reopened in March after the 2020 holiday surge subsided and, for the most part, we were able to remain open throughout the year.



Despite the starts and stops the pandemic caused, our communities continued to function, the bank continued to grow, we provided another round of Paycheck Protection Program (PPP) loans and, once again, ended with solid results. We discovered new ways to meet and serve our customers through remote connections and virtual meetings. Our employees adapted beautifully and, it seemed to me, we never missed a beat. Remote working allowed our employees to serve our customers while managing virus-related quarantines affecting their families. Our retail staff continued to work with the many health requirements. Best of all, our customers were not negatively impacted.

It was an odd climate for a major commemoration as the bank celebrated its 50th anniversary on September 8, 2021. While we could not have the festivities we would have liked, we were excited to produce a video series documenting the bank's founding and history. In June, I was pleased to join former CEOs Ben L. Watson, III and Michael O. Walker, former SVP Janice Pernell Martin, former Board Chair R. Michael Berryman, and others in sharing memories of the bank's 50 years of pivotal moments. If you haven't seen the videos, I invite you visit our website to take a look. It really came out well and will live on for years to come.

In November, the bank topped \$1B in assets for the first time in its history.

In November, the bank topped \$1 billion in assets for the first time in its history. Substantial asset growth continued in 2021, primarily from the historic deposit growth of over \$169 million, exceeding by \$10 million the growth we experienced in 2020.

Primarily, asset growth is positive, though it can be challenging since Return on Assets and our Tier 1 Capital Ratios tend to decrease as a result. However, these ratios remain strong.

Round two of PPP loans aided over 645 businesses by extending nearly \$28 million additional dollars from the nearly 1,000 PPP loans totaling more than \$45 million in 2020. The PPP loans provided vital capital to our business communities while contributing just under \$2 million to the bank's bottom line.

Loan growth in 2021 totaled \$30 million. While the bank extended over \$320 million in new loan funds throughout our 17-branch Virginia and North Carolina footprint, normal payments and millions of dollars in PPP loan forgiveness impacted loan growth in 2021. We are planning for and anticipate more loan growth in 2022.

Asset Quality remains at one of the strongest levels we have had in years. The bank ended the year with no foreclosed property and, in addition, past due, classified, non-accrual loans, and overall problem loans all improved to lower levels during the year. This enabled management to provision only \$330,384 to the loan loss reserve vs. \$561,920 in 2020 leaving \$250K remaining in earnings.

Shareholders should be pleased by the results of the bank in 2021. Earnings per Share increased from \$2.28 to \$2.55, Return on Equity from 14% to 14.12%, and Book Value increased from \$16.92 to \$18.69. In addition, the bank continued repurchasing shares of stock when possible and increased the dividend at year-end.

On a personal note, I want to thank each of our employees for enduring another year of COVID, as they continued to navigate the many disruptions to their day-to-day lives. An additional tip of the hat goes out to our Human Resources Department and Retail Branch Management. This team of professionals coordinated almost daily staffing issues throughout the year. I would be remiss if I did not also say "thank you" to our customers and communities who remained patient and flexible as we continued to try to serve them while keeping everyone as safe as possible. To our shareholders, I extend my deep appreciation for your continued support of the bank. 🇺🇸

Benchmark Crosses a Major Threshold

As with the past few years, the trend of rapid asset growth continued for 2021, with total assets increasing by \$169.8 million, or 19.49%, during the year. As a result, the bank crossed the billion-dollar threshold, ending the year with \$1.04 billion in total assets!

Considering that, at the end of 2015 after 44 years of business, the bank had total assets of \$538.7 million, moving to the \$1 billion mark in six years seemed unlikely just a few years ago.

Total deposits grew by another \$169.8 million in 2021, building on the previous year's deposit growth of \$150.4 million. We continue to see deposit growth throughout our market area, especially as other banks have begun to close offices or merge with larger institutions. Despite this growth, the bank's interest expense decreased from \$3.4 million last year to \$2.6 million this year, as our cost of funds fell from 0.50% to 0.30% due to continued low interest rates.

The rapid increase in deposits meant the bank held a larger-than-normal amount of cash, ending the year with \$250.4 million in federal funds sold compared to \$150.4 million held as of December 31, 2020. Although interest income on federal funds sold increased by more than \$112 thousand during the year, having such a large cash balance put pressure on our Net Interest Margin, which declined from 4.25% in 2020 to 3.63% in 2021.

Loan demand has been strong, with total loans increasing by \$29.6 million. Loan portfolio growth, along with a second round of Paycheck Protection Program (PPP) loans, resulted in an increase in interest and loan fees from \$32.9 million to \$34.3 million. The bank made 645 loans, totaling \$27.9 million, under PPP during 2021, earning \$2.1 million in fees from these loans, compared to \$1.5 million in fees earned during 2020.

Net Interest Income of \$33.3 million was up 8.4% over the \$30.7 million earned last year. The result was a 12.8% increase in Net Income for 2021, as earnings grew from \$10.2 million to \$11.5 million: another record earnings year for the bank.

Stock repurchase activity during the year was somewhat slower than in recent years; however,

we repurchased 33,171 shares during the year,

compared to 79,515 shares repurchased the preceding year. As with last year, we were able to use capital to complete these repurchases. We still have an outstanding loan of \$3.8 million used to support the repurchase of 518,482 stock shares during 2019. Interest expense on the loan amounted to \$188 thousand this year, compared to \$260 thousand the prior year. A total of \$450,000 was expensed to the bank's employee stock ownership plan during the fourth quarter of 2021 to allow for future stock repurchases.

With fewer shares outstanding, Earnings per Share increased from \$2.28 to \$2.55 for the year, while Return on Equity increased from 14.00% to 14.12%. We also increased the dividend paid to shareholders from \$0.66 per share in 2020 to \$0.68 per share paid during the current year. Shareholders' equity, net of unrealized gains on investment securities, was \$83.3 million as of December 31, 2021, an increase of \$8.0 million, or 10.6%, over the December 31, 2020 balance of \$75.3 million. All Capital Ratios exceeded regulatory guidelines for a well-capitalized financial institution under the Basel III regulatory requirements as of December 31, 2021.

I am pleased to say that the bank's capital position and earnings potential remain strong, allowing us to continue generating higher Earnings per Share and Return on Average Equity while also providing higher dividends and a stock repurchase program to our shareholders.

As in 2020, our team continued enduring the hardships of another year impacted by COVID restrictions, but our focus on service has not wavered. I am in awe of what our branches can accomplish daily and feel blessed to call Benchmark home. Thank you for your continued confidence in Benchmark! 🇺🇸



A handwritten signature in black ink that reads "Neil Burke".

Years Ended December 31,
(Dollars in thousands, except per share amounts)

Operating Results	2021	2020	2019	2018	2017
Interest income and fees	\$ 35,938	\$ 34,220	\$ 32,790	\$ 29,048	\$ 25,819
Interest expense	2,618	3,484	3,991	2,433	1,891
Net interest income	33,320	30,736	28,799	26,615	23,928
Provision for loan losses	330	562	754	932	502
Net interest income after provision	32,990	30,174	28,045	25,683	23,425
Other operating revenue	8,739	7,530	6,837	6,372	6,253
Other operating expense	27,439	25,115	23,242	20,892	19,530
Income before income taxes	14,290	12,589	11,640	11,163	10,149
Income taxes	2,766	2,371	2,187	2,026	4,018
Net income	\$ 11,524	\$ 10,218	\$ 9,453	\$ 9,137	\$ 6,131
Effective Tax Rate	19.36%	18.83%	18.79%	18.15%	39.59%

Per Share Data	2021	2020	2019	2018	2017
Earnings per share	\$2.55	\$2.28	\$1.98	\$1.79	\$1.19
Dividends per share	\$0.68	\$0.66	\$0.60	\$0.52	\$0.44
Book value	\$18.69	\$16.92	\$15.22	\$14.17	\$13.15
Market value	\$24.25	\$16.50	\$19.10	\$20.30	\$20.00
Price to book	129.8%	97.5%	125.5%	143.2%	152.1%
Price to earnings	9.51x	7.24x	9.63x	11.30x	16.81x

Balance Sheet Amounts	2021	2020	2019	2018	2017
Total assets	\$ 1,040,576	\$ 870,825	\$ 711,895	\$ 643,887	\$ 595,226
Total loans	646,146	616,559	573,798	533,750	486,728
Total deposits	945,287	783,349	632,887	568,826	523,884
Total equity	84,437	76,821	68,711	71,294	67,843

Selected Financial Ratios	2021	2020	2019	2018	2017
Return on average equity	14.12%	14.00%	13.35%	13.01%	9.12%
Return on average assets	1.18%	1.31%	1.36%	1.49%	1.08%
Efficiency ratio	64.73%	64.61%	63.60%	61.03%	62.22%
Loans to deposits	68.35%	78.71%	90.66%	93.83%	92.91%
Equity to total assets	8.11%	8.82%	9.65%	11.07%	11.40%
Net interest margin	3.63%	4.25%	4.49%	4.72%	4.59%
Allowance for loan losses to loans	0.91%	0.91%	0.92%	0.98%	0.97%
Net charge offs to average loans	0.00%	0.04%	0.13%	0.08%	0.10%

Earnings Per Share



Total Equity and ROAE Comparison



Meeting the needs of customers in the places we call "home"

Fifty years ago, local citizens in Lunenburg County formed our bank from a desire to have banking focused on the needs of the community. Those individuals saw the needs of their neighbors and desired a place where the banker sitting across from you was a part of a financial institution with roots planted where they called "home." From those desires, The Lunenburg County Bank was born.



Celebrating 50 years since the launch of their vision is a great honor. Being invited into the homes and businesses of what has grown into multiple communities is a privilege. The yearning to have a bank that serves the needs of the community rings as true today as it did in 1971.

While many of the avenues used in meeting the needs of our customers in 1971 have remained, there is also much that has changed in 50 years. Here are just a few that come to mind:

-  In-branch deposits and payments are made daily. In the last few years, we have accepted roughly one million transactions per year in our branches. Enhancements now give you the ability to deposit checks through your mobile device from the comfort of home or wherever you may be.
-  ATM technology existed in 1971, but was far from widely used. Today, you can deposit checks or cash into the machine without an envelope. Further, cash deposited is immediately available.
-  Our customers utilize checks for many of their transactions much as they did in 1971. Today, however, you can use bill pay via Internet Banking to submit payments electronically or the daily (or multiple times daily) use of your debit card to access funds.
-  As in 1971, the ability to reimburse your friend with cash or a personal check is still a viable form of payment. Today, Zelle® person-to-person (P2P) payments allow you to pay your part of the lunch tab by transmitting the funds immediately to their bank account through their cell number or email.
-  Many customers receive their monthly statements via mail as was offered in 1971. Today, approximately one-half of our customers receive their monthly statements electronically through E-Statements.
-  Need to check your balance? As in 1971, you can call your favorite branch for assistance during business hours. Today, online banking and our BCB Mobile App allow you to check your balance, set up a bill payment, or transfer funds between your accounts at the touch of a button.

Whether your method of banking has changed greatly or stayed the same, the desire of your financial partner has never changed. Benchmark's mission statement drives our branch teams today as much as it did 50 years ago. Our mission to be a community bank that develops strong relationships through high quality service and attention to the needs of the communities we serve is unflinching and designed to stand the test of time. Technologies will be ever changing, our mission will not.

On behalf of our retail bankers, thank you for the choice you have made to trust Benchmark as your financial partner. I am certain the next 50 years will provide further enhancements in how we interact with you. No matter the method, we are thankful for the privilege to serve and to be *With you for Life.* 

A handwritten signature in black ink that reads "LeAnne Emert".



Victoria
Snacks & bottled water for power line workers responding to ice storm power outages.



Chase City
Goody bags for emergency and rescue workers responding to prolonged power outages from ice storms.



Crewe
Holiday gift baskets for United Methodist Family Services foster children.



Thank you to our hometown heroes!



Henderson
Halloween fun for customers and community. Super treats for all!



South Hill
Holiday goodies for a young neighbor and his mom.



Blackstone
Teacher Appreciation Day



Farmville
Support for Piedmont Habitat for Humanity

Leadership



From left – Lee Minix, LeAnne Emert, Jay Stafford, Neil Burke, Mike Arthur

Executive Team

Jay Stafford – President/Chief Executive Officer
Neil Burke – Executive Vice President/
Chief Financial Officer
LeAnne Emert – Executive Vice President/
Chief Banking Officer
Mike Arthur – Executive Vice President/
Chief Administrative Officer
Lee Minix – Executive Vice President/
Chief Credit Officer

Senior Vice Presidents



From left – Holly McFarland, Nicole Martin, Steve Creedle, Tabitha Poore, Jenny Clark



From left – John Webb, Cynthia Nation, Curtis Tyndall, Rick Houser

Tabitha Poore – SVP/Accounting Officer
Jennifer Clark – SVP/Chief HR Officer
Steven Creedle – SVP/Chief Lending Officer
Nicole Martin – SVP/Deposit Administration
Holly McFarland – SVP/Regional Manager

Rick Houser – SVP/NC Market Executive
Curtis Tyndall – SVP/Henderson Market Executive
Cynthia Nation – SVP/Senior Business Banker
John Webb – SVP/Regional Manager

Vice Presidents

Janice Puleo – VP/Administration
Robert Bates – VP/Area Manager
Rhonda Wilson – VP/Area Manager
Billie Jo Bailey – VP/Asst. Branch Manager
Courtney Bender – VP/Branch Manager (Kenbridge)
Susan Jenkins – VP/Branch Manager (Blackstone)
Gloria Robinson – VP/Branch Manager (Emporia)
Tammy Robinson-White – VP/Branch Manager
(Lawrenceville)
Nicole Young – VP/Branch Manager (South Hill)
Jake Allen – VP/Compliance/BSA Officer
Helen Person – VP/Director of Marketing and PR
Clyde Bailey – VP/Facilities Manager/BDO
Matthew Newton – VP/IT Manager
Cheryl Gee – VP/Market Leader-Farmville

Jennifer Tyler – VP/Mortgage Officer
Chris Bailey – VP/Program Manager-BFS
Kim King – VP/Relationship Development
Sheryl Gee – VP/Secondary Mortgage Admin
Beth Robertson – VP/Senior Branch Manager
Christy Taylor – VP/Senior Credit Analyst
Colette Saccoccio – VP/Training Officer
Jim Saunders – VP/Senior Business Banker
Ace Bohanon – VP/Business Banker
Gill Cooper – VP/Business Banker
Todd Jones – VP/Business Banker
Scott Lewis – VP/Business Banker
Teresa Stewart – VP/Business Banker
Craig Swinson – VP/Business Banker
Kyle Williams – VP/Business Banker

Leadership



with you
for life!

Benchmark Bankshares, Inc. 2021 Board of Directors

David K. Biggs

President
Biggs Construction Company, Inc.

Mark F. Bragg

President
Chase Hill, Inc.

Joel C. Cunningham, Jr.

Principal
Cunningham Law Group, P.C.

Mary Jane Elkins

Executive Director
SVCC Foundation
Southside Virginia Community College

Gregg V. Gordon

President
Aarons Creek Farms, Inc.

Ernest R. Lail

COO (Retired)
Peebles Division, Stage Stores, Inc.

Elizabeth Moncure

Secretary-Treasurer/Co-Owner
Blackstone Emporium



Alfred A. Roberts, Ph.D.

President Emeritus
Southside Virginia Community College

Mark D. Southall

President/CEO
Creative Electrical Contractors

Ronald E. Williams

President
Precision Pipes, Inc.

Jay A. Stafford

CEO
Benchmark Community Bank

Corporate Officers

Ernest R. Lail, Chairman
Mary Jane Elkins, Vice-Chairman
Mark F. Bragg, Secretary
E. Neil Burke,
Assistant Secretary/Treasurer
Jay A. Stafford, President

Directors Emeritus

R. Michael Berryman
Earl H. Carter, Jr.
Earl C. Currin, Jr.
Wayne J. Parrish
Charles F. Simmons
Michael O. Walker
Ben L. Watson, III

Officers

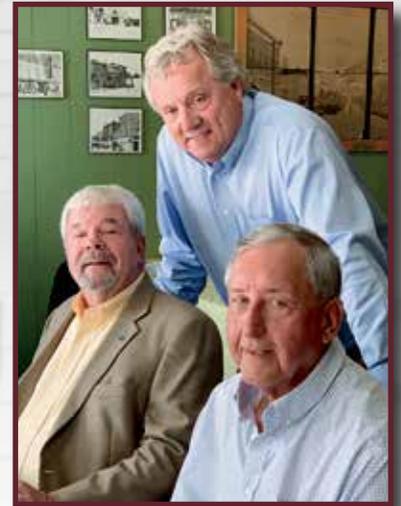
Hillary Brame – Business Banking
Portfolio Manager
Mary McHale – Construction Loan
Portfolio Manager
Michelle Clevinger – Credit Analyst
Kristen Thompson – Credit Specialist
Blake Shaw – Deputy Compliance/
BSA Officer
Brandon Clark – Financial Consultant
Jessica Doty – IT Project Coordinator
Bonnie Marshall – Loan Operations
Manager
Tabatha Allard – Loan Processing
Administrator
Cynthia Immel – R/E Document Manager
Kristen Sadler – Asst. Branch Manager
(South Hill)
Rebecka Green – Relationship Banker
(Crewe)
Michelle Jones – Relationship Banker
(South Hill)
Kelsey Owen – Relationship Banker
(South Boston)
Cynthia Parrish – Relationship Banker I
(Victoria)
Tonya Rhodes – Relationship Banker I
(Kenbridge)
Robert Foley – Roving Relationship
Banker

Asst. Vice Presidents

Renee Dolan – AVP/Accounting Officer
Lisa Shepherd – AVP/Asst. Branch Manager (Farmville)
Natasha Gill – AVP/Branch Manager (Victoria)
Sherry Shriver – AVP/Branch Manager (Clarksville)
Jennifer Throckmorton – AVP/Branch Manager
(South Boston)
Tish Elliott – AVP/Branch Manager (Youngsville)
Theresa Emo – AVP/Branch Manager (Henderson)
Sean Davis – AVP/Collections Manager
Charity Coleman – AVP/Core Processing
Jerry Barnette – AVP/Credit Admin
Eboni Lee – AVP/Digital Marketing Manager
Darlene Roberts – AVP/Help Desk Manager
Stephanie Sullivan – AVP/HR Officer
Christine Amos – AVP/Mortgage Officer
Sheila Archibald – AVP/Mortgage Officer
Matthew Lawson – AVP/Mortgage Officer
Donna Wilborn – AVP/Operations Officer
Ann Bowers – AVP/Relationship Banker (Clarksville)
Shellie Mellady – AVP/Relationship Banker RL
(Youngsville)
Ashley LaFata – AVP/Retail Training Manager

Fifty years of history. One recording.

It started out as a book. Then we thought, *“Why not get people who were there at the beginning to record their recollections of how the bank was born, how it got to where it is today, and where we’re headed for the future?”* In June of 2021, several icons from Benchmark’s history gathered for a memorable recording session sharing stories from the bank’s earliest days. It started with the fishing trip, our birth as The Lunenburg County Bank, and the story continues with our expansion as Benchmark Community Bank. In succession to the founding Board of Directors, Ben Watson (seated left), Mike Walker (seated right), and Jay Stafford have been at the helm of what is today a \$1 billion banking institution, still headquartered in Lunenburg County, Virginia.



Martha Mahan

Drive-Up Teller-Farmville S. Main Street

Martha Mahan had already retired from banking when she shook off the dust and came to Benchmark for one more adventure. Since 2006, Martha was the steady hand closing the branch each day. Her calm demeanor and accurate work helped soothe end-of-the-workday stress for customers concerned they wouldn’t make it to the bank before closing time. Her plans for retirement were to “not do too much of anything.”



Gayle Barnaby

Loan Operations Clerk/Imaging

Gayle Barnaby transitioned to a part-time position with Benchmark in 2019 after serving with the bank for 37 years. Gayle started with The Lunenburg County Bank in 1978 as a drive-up teller in Kenbridge. After spending some time with Richmond financial institutions, Gayle returned to Benchmark in 1993 where she remained until her April 2021 retirement to spend more time with her family.



Esther Lane

AVP/Business Development Officer

Esther Lane was synonymous with our branch in Lawrenceville. She started with the Lawrenceville LPO in 1999 working her way through the ranks to Branch Manager and, eventually, Relationship Banker/Business Development Officer. In her 21 years with Benchmark, Esther exhibited a wonderful team spirit. She and her husband are pursuing their passion for music, missions, and business ownership.

Since 1971

MILESTONES



Benchmark Community Bank celebrated a monumental milestone on September 8, 2021 when the bank celebrated 50 years serving - first - the people of Lunenburg County, VA, and then growing to 16 markets, 17 branches, and two states.

Our team was determined not to allow a pandemic to steal our excitement. We created a digital historical document and commemorated our once-in-a-lifetime event with giveaways, 50th anniversary cookies, and smiles through our masks. Thank you for helping us make it all possible.





BENCHMARK COMMUNITY BANK

— SINCE 1971 —



Our Mission Statement

The primary mission of Benchmark Community Bank is to remain a premier independent community banking organization that develops strong customer relationships through high quality service, resulting in consistent enhancement of shareholder value.

The Benchmark Pledge

As your community bank, we pledge to:

- Support and be involved in civic organizations
- Constantly improve products and services
- Remain locally owned and operated
- Always listen to your concerns
- Reinvest in the local economy
- Go the extra mile for you.

Benchmark Community Bank proudly serves communities throughout Southside Virginia and northern North Carolina.

Virginia

Blackstone	Emporia	Lawrenceville
Chase City	Farmville Downtown	South Boston
Clarksville	Farmville South Main	South Hill
Crewe	Halifax	Victoria
	Kenbridge	

North Carolina

Henderson	Youngsville
Wake Forest	Zebulon (LPO)

Benchmark Community Bank is the sole subsidiary of Benchmark Bankshares, Inc., headquartered in Kenbridge, Virginia.

The Benchmark Bankshares Report on Audit of Financial Statements for 2021 can be found online anytime at www.bcbonline.com. For a printed copy, please contact:

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BENCHMARK COMMUNITY BANK

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A publication of the Marketing Department,
Benchmark Community Bank.