



Dear Internet Banking customer,

We are pleased to be able to offer you convenient Internet Banking, Bill Pay, and e-Statements and hope that you find it to be helpful in managing your finances. We also want to avoid any surprises or misunderstandings in your relationship with our bank. Therefore, we would like to remind you of our Internet Banking usage policy and explain its full implication.

If you use Internet Banking and are registered for Bill Pay but have not utilized the service, an inactivity fee will be assessed, therefore:

Each month when no payment is made through Bill Pay, you will incur a \$3.00 inactivity fee.

Our Internet Banking usage policy also states:

If, for any reason, you go for 60 days consecutively without logging into Internet Banking, your access will be terminated.

If you have signed up for e-Statements and/or Bill Pay, you know that these services are provided through Internet Banking, therefore:

If your Internet Banking is terminated, your e-Statements and/or Bill Pay will be deactivated. Any automatic payments set up in Bill Pay will cease.

The best way to avoid the situations above is, of course, to make sure you use Internet Banking and Bill Pay on a regular basis. If you need assistance with how to use all the features, try reading the [Frequently Asked Questions](#) related to Internet Banking on our website or call your local branch. We will be glad to help you!

The Benchmark Team



Member
FDIC