

Online Bill Payment

When you combine BSSB Bill Pay with your Online Banking account, we are confident that you'll never go back to writing checks for your bills again! BSSB Bill Pay is one of the most convenient and easy methods to pay your bills. Just a few clicks of a mouse and your bills are paid. What could be more convenient?

Enjoy all the features that BSSB Bill Pay has to offer:

- Pay your bills online from your checking account
- Save time by not writing checks, addressing envelopes and searching for stamps
- Save money on postage and check orders
- Set up current, future or recurring payments such as your mortgage, auto payment or utility bills
- View account summary of bill payment activity
- Generate reports based on bill payment history

To sign up for Online Bill Pay, just click on the Make Payment tab on your Online Banking screen and complete the online application.

Telephone Banking

Access your accounts by phone 24 hours a day, seven days a week. With telephone banking you have up to the minute information on your account whenever you need it from anywhere you have access to a telephone. Please visit one of our branches to sign up. With Telephone Banking you can:

- Enjoy 24-hour access to your accounts
- Verify account balances and review transaction history
- Find out what checks have been paid or deposits made
- Transfer funds between checking and statement savings accounts
- Make payments to your Boiling Springs Savings Bank loans
- Initiate advances on your existing Home Equity Credit Line to your checking or statement savings account
- Activate your ATM card

Call 1-800-550-9655.

Other Convenience Services

- **Direct Deposit**
Save yourself a trip to the bank! Have your pay, Social Security, pension funds or interest payments electronically credited to your account.
- **Automatic Loan Payments**
We can also set up electronic payments to your Boiling Springs Savings Bank loans from your checking account here or at another bank.

Deposit Services

Statement Savings Accounts
Holiday and Vacation Club Accounts
Boiling Bucks Youth Savings Accounts
Certificates of Deposit – From 91 Days to 5 Years
Money Market Accounts
Free Checking
Overdraft Protection Transfer Service
Small Business Checking Accounts

Convenience Services

ATM and Debit Cards
Direct Deposit
Online Banking with Bill Pay
Telephone Banking
Saturday and Evening Hours
Drive-Up and Walk-Up Windows (where available)

Individual Retirement Accounts

Fixed and Variable Rate IRAs
Traditional, Roth and SEP IRAs

Loans

Mortgage Loans
Fixed Rate Home Equity Loans
Variable Rate Home Equity Credit Lines
Construction Loans
Savings Account Loans

Other Services

Safe Deposit Boxes
US Savings Bonds
Money Orders and Travelers Checks
Customer Notary Services



Come Home To Better Banking

www.bssbank.com
Corporate Headquarters:
25 Orient Way
Rutherford, NJ 07070
201-939-5000

Member
FDIC

24HB1110

24-Hour Banking

- ATM/Debit MasterCard
- Online Banking
- Online Bill Payment
- Telephone Banking



Come Home To Better Banking



Bank at Your Own Convenience

At Boiling Springs Savings Bank we offer a variety of different services to complement your accounts. If you want to bank or pay bills from home, try our Online Banking; if you need 24-hour access to your cash, the Debit MasterCard may be right for you!

The Boiling Springs ATM Card

With a Boiling Springs Savings Bank ATM card you can have 24/7 access to your checking or statement savings accounts at participating NYCE and CIRRUS networks, as well as point of sale terminals. Boiling Springs Savings Bank will never charge you a transaction fee for using your ATM card.*

* Ask a customer service representative for details. Other banks may charge a fee to use their ATMs.

The Boiling Springs Debit MasterCard

Boiling Springs' Debit MasterCard gives you the power of a credit card with the convenience of an ATM card. Our Debit MasterCard can be used anywhere Debit MasterCard is accepted, in addition to being used as an ATM card at all participating NYCE and Cirrus ATMs worldwide. Now you can have all the convenience of writing a check with none of the hassle. Visit one of our branches to sign up for a Debit MasterCard to enjoy these benefits:

- It saves time. When you make a purchase with a Debit MasterCard you do not need to provide identification as with a check, or wait for approval.
- It lightens your pockets. Instead of carrying your checkbook or a large amount of cash, just carry your Debit MasterCard.

- Worldwide acceptance. While on vacation, your debit card may be more readily accepted than your personal check.
- Forget "buy now, pay later." With a Debit MasterCard your purchases are automatically debited from your checking account and itemized on your monthly checking statement. You will not receive a bill or owe anything on your Debit MasterCard at the end of the month since you have already paid for your purchases.
- No annual fee.



Online Banking

For the ultimate convenience, log on to Boiling Springs' Online Banking. Online Banking gives you access to all of your Boiling Springs accounts twenty-four hours a day, seven days a week from anywhere you have access to a computer. Online Banking saves you time, keeps you organized, and best of all, is free! Don't wait for your statements to arrive in the mail every month, sign up for Online Banking today and you can:

- Sign-up to receive eStatements
- Check your account balances
- See if checks have cleared
- Transfer funds between checking and statement savings accounts
- Generate reports regarding your transaction history
- Interface with Quicken software
- Place stop payments
- View online images of your cancelled checks
- Receive email alerts regarding your account
- Existing customers can open new accounts online

Sign up for Online Banking on our website. Visit www.bssbank.com/products and click on the Online Banking link to get started.