

## How do I know when I use the overdraft limit?

You will receive a notice in the mail each time items are paid. The notice will show the check number (if applicable), amount, and the Bounce-Proof Advantage fee. You will need to subtract the total fees when balancing your checkbook.

## How soon can I use my Bounce-Proof Advantage?

If you are a new account holder, you may be able to use the Bounce-Proof Advantage service 30 days after the account is opened, assuming your account is in "good standing" as defined in this brochure.

## What are some other ways I can cover overdrafts at Boiling Springs Savings Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Boiling Springs Savings Bank offers additional ways to cover overdrafts in addition to Bounce-Proof Advantage.

WAYS TO COVER OVERDRAFTS AT BOILING SPRINGS SAVINGS BANK	ASSOCIATED FEES*
Good account management	\$0
Link to savings account	\$10 transfer fee
Bounce-Proof Advantage	Bounce-Proof Advantage fee of \$30 for each item

\*These costs are provided only as examples. Please ask us about our specific products and fees.

## What if I do not want to have Bounce-Proof Advantage on my checking account?

Bounce-Proof Advantage costs you nothing unless you use it. However, if you would like to have this service removed from your account, please call (201) 507-3267.

## Bounce-Proof Advantage Customer Overdraft Policy

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

However, if you maintain your account in good standing, we may approve your overdrafts within your current available Bounce-Proof Advantage limit as a non-contractual courtesy. Your account is in good standing if you (1) demonstrate responsible account management – such as making regular deposits to bring your account to a positive end of day balance at least once every 30 days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce-Proof Advantage as a continuing line of credit (six Bounce-Proof Advantage fees charged in a 12 month period is considered excessive); and (3) there are no legal orders, levies or liens against your account.

In addition, based upon our review of your account management, if we determine you may be using Bounce-Proof Advantage as a regular line of credit by creating excessive overdrafts, we may suspend the privilege without any prior notice. In the normal course of business, we generally pay electronic transactions first and then checks beginning with the lowest dollar amount, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our Bounce-Proof Advantage fee of \$30 for each overdraft paid, up to a maximum of \$90 per day.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's Bounce-Proof Advantage fee of \$30 for each paid item will be deducted from the overdraft limit.

We may refuse to pay an overdraft for you at any time even though we may have previously paid overdrafts for you. You will be charged a Returned Check fee of \$30 for each item returned. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our Bounce-Proof Advantage fee of \$30 for each paid item or an insufficient funds fee of \$30 for each returned item that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our Bounce-Proof Advantage fee of \$30 for each paid item.

Bounce-Proof Advantage should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. If you would like to have this service removed from your account, please call (201) 507-3267.

Please note that your Bounce-Proof Advantage limit will not be reflected in your balance provided by a teller or at the ATM, through Online Banking or 24-Hour Telephone Banking.

**LIMITATIONS:** Bounce-Proof Advantage is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or business use. Boiling Springs Savings Bank reserves the right to limit participation to one account per household or business and to discontinue this service without prior notice. Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again after you bring your account to a positive end-of-day balance.

## Office Locations

<b>Corporate Office</b>	25 Orient Way, Rutherford, NJ 07070 201-939-5000
<b>Clifton</b>	Clifton Commons Shopping Center 102 Kingsland Rd., Clifton, NJ 07014 973-365-6000
<b>Florham Park</b>	209 Ridgedale Ave., Florham Park, NJ 07932 973-301-1940
<b>Glen Rock</b>	217 Rock Rd., Glen Rock, NJ 07452 201-445-4008
<b>Hillsdale</b>	440 Hillsdale Ave., Hillsdale, NJ 07642 201-666-6711
<b>Lake Hiawatha</b>	66 N. Beverwyck Rd., Lake Hiawatha, NJ 07034 973-257-8882
<b>Lincoln Park</b>	60 Beaverbrook Rd. (next to ShopRite) Lincoln Park, NJ 07035 973-696-7100
<b>Lyndhurst</b>	753 Ridge Rd., Lyndhurst, NJ 07071 201-939-5550
<b>Mahwah</b>	6 East Ramapo Ave., Mahwah, NJ 07430 201-512-9300
<b>Montclair</b>	122 Watchung Ave., Upper Montclair, NJ 07043 973-233-1005
<b>Montville</b>	448 Main Rd., Towaco, NJ 07082 973-588-9300
<b>Ridgewood</b>	55 N. Broad St., Ridgewood, NJ 07450 201-445-4002
	531 N. Maple Ave., Ridgewood, NJ 07450 201-445-7887
	1124 E. Ridgewood Ave., Ridgewood, NJ 07450 201-445-4000
<b>Rochelle Park</b>	250 W. Passaic St. (near ShopRite) Rochelle Park, NJ 07662 201-843-7005
<b>Rutherford</b>	25 Orient Way, Rutherford, NJ 07070 201-939-6600
	280 Union Ave., Rutherford, NJ 07070 201-933-4140
<b>Wyckoff</b>	Boulder Run Shopping Center 319 Franklin Ave., Wyckoff, NJ 07481 201-891-2400



Come Home To Better Banking  
www.bssbank.com

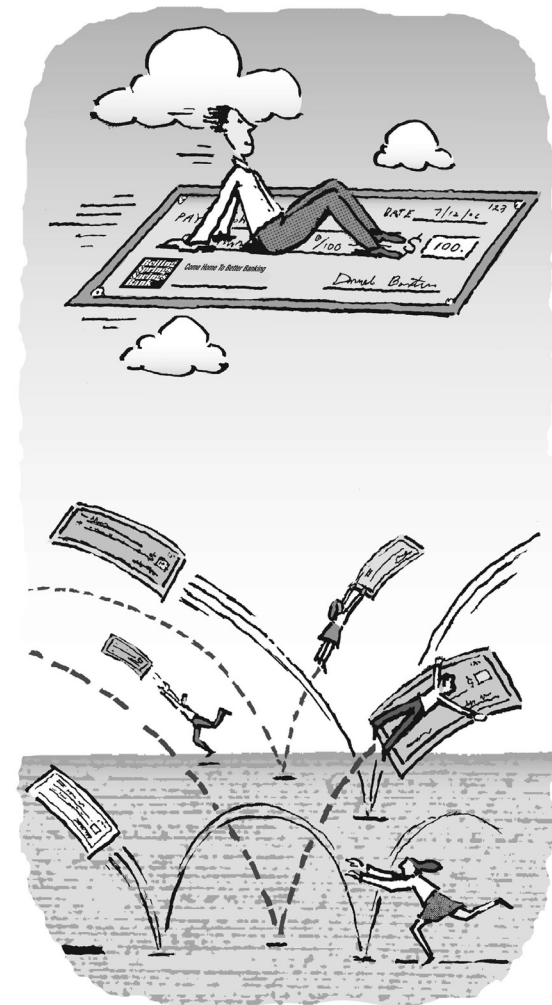


# Bounce-Proof Advantage

## A Special Service For Checking



Come Home To Better Banking



**A**t times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

**At Boiling Springs Savings Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned.**

**That's why we provide "Bounce-Proof Advantage," a special overdraft service for Boiling Springs Savings Bank's checking customers.**

**What is Bounce-Proof Advantage?**

Bounce-Proof Advantage is an overdraft service requiring no action on your part. You don't have to sign anything. Your Bounce-Proof Advantage limit amount will be automatically assigned.

**How does Bounce-Proof Advantage work?\***

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds; however, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce-Proof Advantage limit as a non-contractual courtesy.

For Bounce-Proof Advantage consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce-Proof Advantage as a continuing line of credit (six Bounce-Proof Advantage fees charged in a 12 month period is considered excessive); and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our Bounce-Proof Advantage fee of \$30 for each paid item will be deducted from your overdraft limit. Please note that inadvertent overdrafts of \$10 or less will not have a fee assessed. If the item is returned, the insufficient funds fee of \$30 for each returned item will be deducted from your account. No interest will be charged on the overdraft balance.

\*Please refer to the Customer Overdraft Policy for additional details.

**What if I go beyond my Bounce-Proof Advantage limit?**

Overdrafts above and beyond your established Bounce-Proof Advantage limit may result in checks or other items being returned to the payee. The insufficient funds fee of \$30 for each returned item will be charged per item and assessed to your account. An NSF notice will be sent to notify you of items paid and/or returned.

**What is my Bounce-Proof Advantage limit? If I have two checking accounts, can I get Bounce-Proof Advantage on both?**

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on all eligible accounts.

Free Checking .....	\$ 500
NJ Consumer Checking .....	\$ 500
Premium Checking .....	\$ 1,000
Small Business Checking.....	\$ 1,000
Classic Checking .....	\$ 1,000
Direct Deposit Checking .....	\$ 1,000
Money Market Checking.....	\$ 1,000
NOW Checking .....	\$ 1,000

**How quickly must I repay my Bounce-Proof Advantage?**

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Boiling Springs Savings Bank informing you that your Bounce-Proof Advantage limit has been suspended and additional items will be returned. Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again after you bring your account to a positive end-of-day balance.

**What does my Bounce-Proof Advantage cost?**

There is no additional cost associated with this privilege unless you use it. You will be charged our Bounce-Proof Advantage fee of \$30 for each paid item created by check, ACH, or in-person withdrawals. For example, three paid items in one day will result in \$90 in Bounce-Proof Advantage fees, which is the maximum fees assessed per day. To help you manage your account, the total fees you have paid for items (both paid or returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

**What are some of the ways I can access my Bounce-Proof Advantage limit? Will my limit be reflected in the balance I receive?**

The chart below shows the different ways you can access your Bounce-Proof Advantage limit and indicates whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY BOUNCE-PROOF ADVANTAGE LIMIT AVAILABLE?	DOES THE BALANCE PROVIDED REFLECT MY BOUNCE-PROOF ADVANTAGE LIMIT?
Teller	Yes	No
Writing A Check or Online Bill Payments	Yes	-NA-
Debit Mastercard®	No	-NA-
ATM Withdrawal	No	No
ACH-Auto Debit	Yes	-NA-
Online Banking Transfers	No	No
24-Hour Telephone Banking	No	No

**What if I am having trouble repaying my Bounce-Proof Advantage or use it frequently?**

Please contact us at (201) 507-3267 if: (1) you do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce-Proof Advantage more often than you intend; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple Bounce-Proof Advantage Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce-Proof Advantage that may better meet your short term credit needs. In the event you ask us to stop contacting you because you have determined Bounce-Proof Advantage is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce-Proof Advantage is still the most appropriate option available to you for covering your short term credit needs.