

New Jersey Consumer Checking

- Non-interest bearing
- Checks posted in excess of 8 per month are charged \$.50 per check
- Monthly service charge of \$3
- First twenty-five printed checks are free
- Minimum deposit to open account is \$50

Small Business Checking

Boiling Springs is pleased to offer our small business customers the perfect solution for their business needs. With our small business account, you have maximum flexibility, with minimal fees and hassles.

- Non-interest bearing
- No deposit fees or per check charges
- First twenty-five printed checks are free
- Minimum deposit to open account is \$100
- Monthly service charge of \$10 if balance falls below \$500 minimum

Checking Benefits

With all of our checking plans, you have free access to your banking information via Telephone and Online Banking. For your convenience, these services are available 24 hours a day, 7 days a week. You can check your balances, transfer funds, find out which checks have been paid, and make loan payments from the comfort of your home, office, or anywhere else you have access to a telephone or a personal computer. With Online Banking you can view paid check images online and free

Online Bill Pay is available to conveniently pay your bills online. We also offer ATM cards or Debit MasterCard with all checking accounts. Our Boiling Springs Savings Bank ATM card and Debit MasterCard allow you to withdraw cash at ATMs with participating NYCE or Cirrus networks. Plus, you can make purchases that are automatically debited from your account wherever Debit MasterCard is accepted. Both of these cards are free: there are no annual fees or transaction costs associated with these services, and Boiling Springs will never charge you a fee for your ATM or debit card transactions.*

*Ask for details. Other banks may charge a fee to use their ATM.

Overdraft Protection

Avoid the embarrassment of bounced checks and associated overdraft fees. With our automatic transfer overdraft protection, as long as there are enough funds in your linked Savings or Money Market Savings Account, you never have to worry about inadvertently overdrawing your checking account again. Whether the overdraft was caused by a simple math error or a transaction not entered in your register, you will now avoid the inconvenience, embarrassment, and cost of overdrawing your checking account. There is a modest \$10 fee for this transfer. Ask your local branch for more details.

Deposit Services

- 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

Checking Plans & Overdraft Protection

- Direct Deposit Checking
- Classic Checking
- Money Market Checking
- Student Checking
- Premium Checking
- NOW Checking
- New Jersey Consumer Checking
- Small Business Checking



Come Home To Better Banking



Member
FDIC

CHK1111

Checking Plans for Better Control Over Your Budget

When you make the choice to bank with Boiling Springs Savings Bank, you can expect to receive the friendly, personalized service that most of the larger banks have forgotten. You can also expect to find low-cost, simplified accounts for all of your unique banking needs. Combine our friendly and professional service with our practical checking solutions and we think you'll find our checking plans to be some of the best deals around.

Direct Deposit Checking

A consumer checking account designed with your convenience in mind!

- You must have your pay, pension or social security directly deposited into this account
- No monthly fees
- Interest earned on all balances
- First twenty-five printed checks are free
- Minimum deposit to open account is \$100

Classic Checking

For consumers age 55 and older

- No monthly fees
- Interest earned on all balances
- Free Specialty Checks or a discount on custom checks
- Minimum deposit to open account is \$100

Money Market Checking

Our Money Market Checking account is available to individuals and businesses who want to maximize the earning potential of their higher balances without sacrificing liquidity.*

- Tiered rates of interest
- Available to individuals and businesses
- Minimum deposit to open account is \$500
- First twenty-five printed checks are free
- Free printed deposit slips
- Four free domestic wire transfers per year
- \$15 monthly fee if balance falls below \$2,500

*Federal regulation limits the number of transfers from a money market or savings account to six (6) per statement period. These include by check, draft, ATM/Debit Card, automatic, preauthorized or electronic withdrawals.

Student Checking

Available to consumers between the ages of 14 and 23, this product is a great first checking account for high school students eager to learn how to manage their money, recent graduates beginning a new career and for students heading off to college.

- No monthly fees
- Interest earned on all balances
- Free Specialty Checks or a discount on custom checks
- Minimum deposit to open account is \$1
- At age 23, account will convert to a regular NOW account
- Up to \$10 in Foreign ATM fees can be reimbursed monthly

Premium Checking

Our Premium Checking account is a tiered rate account for consumers who want to earn competitive rates for their higher balances, with the flexibility to withdraw their funds at any time.

- Tiered rate account
- Free Specialty Checks or a discount on custom checks
- Minimum deposit to open account is \$1,000
- \$15 monthly fee if balance falls below \$10,000

NOW Checking

The traditional NOW account

- Interest earned on all balances
- First twenty-five printed checks are free
- Minimum deposit to open account is \$100
- \$5 monthly fee if balance falls below \$500

All Available with Overdraft Protection

