

Your Special Relationship Can Earn You Money

Your organization depends upon its members. We depend upon your organization. Because of this very special relationship, Boiling Springs Savings Bank is pleased to offer our award winning Community Alliance Program.

This program gives your organization the opportunity to earn money based on the number of your members who bank with us. When you join and meet the requirements of the Community Alliance Program, we will make a quarterly donation to your organization's account based upon the average balance of your members' designated accounts at Boiling Springs.

The more members that bank with us, the larger the donation for your organization.

Neighbors helping neighbors, that's what true community banking is all about – that's what better banking is all about.



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 Bond Redemption
- 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



CAP0112

Community Alliance Program

Together we can do great things!



Come Home To Better Banking



Designed for Organizations Like Yours

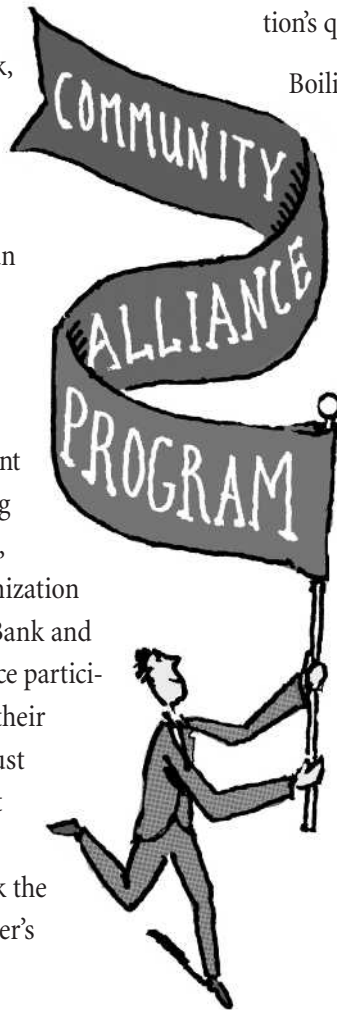
The Community Alliance Program was designed with organizations like your Little League program, church group, Boy Scout Troop, Fireman's Association, and garden club in mind.

Whether you provide recreation, education, or entertainment, your organization plays an important role in the community. At Boiling Springs, we want to provide an important role to you, not only as your bank, but as someone who supports the goals and values you strive to achieve.

The Community Alliance Program can help you to achieve those goals.

How the Program Works

Once your organization opens an account (or has an existing account) at Boiling Springs and enrolls it in the program, members or supporters of your organization can then open their accounts at our Bank and designate them as Community Alliance participants. If your members already have their accounts with Boiling Springs, they just need to contact us to let us know that they would like to participate in the program. We will then begin to track the average daily balances in your member's



designated accounts. Once the minimum number of members is met, the Bank will make a quarterly donation to your organization based upon these balances.*

Requirements

A minimum of twenty individuals (members) per organization is required. Each member may designate as many accounts (in their name) as they wish to be counted toward your organization's quarterly calculation.

Boiling Springs will accrue Community Alliance Rewards on the Average Daily Balance maintained by the members and will then pay the quarterly reward directly to the organization's Community Alliance account.

Eligible Accounts

- Certificates of Deposit
- Individual Retirement Accounts
- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Premium Checking Accounts

* All member and organization account information is kept strictly confidential.

Determining Community Alliance Rewards

Rewards will be based on the Average Daily Balance maintained by the members at the Annual Rate of:

- 1/4% on Certificates of Deposit, including IRA CDs, Premium and Money Market Checking, and all Business Accounts.
- 1/2% on Checking, Savings, and Money Market Savings Accounts.



Eligible Organizations

To be eligible for the Community Alliance Program, the recipient must be a non-profit organization maintaining an address within Bergen, Passaic, Morris, Essex, or Hudson Counties in New Jersey. The organization must maintain a checking or savings account with Boiling Springs which will be credited with the Alliance reward at the end of each quarter in which the Program requirements are met. There are no fees to the organization or its members to participate in this program.