

## SCHEDULE OF FEES

### MISCELLANEOUS FEES

Money Order	\$3.00
Bank Check	\$5.00
American Express Gift Check	\$2.50
American Express Gift Card	\$3.95
Returned deposited item	\$10.00
Traveler's Checks	1% of sale
Stop Payment Request	
Bank Check/Money Order	\$25.00
Account Research (per hour)	\$25.00
Photocopies (per page)	\$2.00
Photocopy of paid items	\$2.00
Copy of Statement	\$5.00
Duplicate copy of 1099 form	\$2.00
Domestic Wire Transfer In	\$10.00
Domestic Wire Transfer Out	\$20.00
Foreign Wire Transfer In	\$15.00
Foreign Wire Transfer Out	\$45.00
Levies/Attachments (per occurrence)	\$75.00
Collection of BSSB check or account	\$20.00
Collection of Foreign check	\$20.00
IRA Plan transfer/termination	\$25.00
Safe Deposit Box Fees (where available)	
Box Rent	Varies by size
Replace Lost Key	\$25.00
Lock Replacement/Drilling	\$150.00
Dormant Account Fee (after 3 years)	\$25.00

### CHECKING ACCOUNTS

NOW Checking Service Charge	\$5.00
If balance falls below \$500 during the statement cycle	
Premium Checking Service Charge	\$15.00
If balance falls below \$10,000 during the statement cycle	
Small Business Service Charge	\$10.00
If balance falls below \$1,000 during the statement cycle	
Account closed within 3 months	\$10.00
Stop Payment	\$20.00
Insufficient/Uncollected funds charge	\$30.00*
Bounce-Proof Advantage Fee	\$30.00*
Overdraft Protection fee	\$10.00*
Uncollected funds with Overdraft Protection	\$10.00
Account reconciliation (per hour)	\$20.00
Check/Deposit Slip Printing	Varies by style

\* These fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

### SAVINGS ACCOUNTS

Monthly service charge on balances under \$100 (minors excluded)	\$1.00
Account closed within 3 months	\$10.00
IRA Asset Builder Savings Account closed within 3 months	\$25.00
Lost Passbook	\$10.00

### MONEY MARKET ACCOUNTS

Monthly service charge on savings balances under \$1,500	\$5.00
Monthly service charge on checking balances under \$2,500	\$15.00
Excess transfers in a statement period	\$15.00
Closed within 3 months	\$10.00
Lost Passbook	\$10.00

### ELECTRONIC BANKING SERVICES

ATM/Debit Card Annual Fee	None
Replacement Card/PIN	\$5.00
Additional Card	\$2.00
ATM transaction fee	None**
Telephone Banking	None
Online Banking	None
Online Bill Payment	None
Online Bill Payment Reactivation Fee	\$5.00
Written correspondence to payee	\$10.00
Per proof of payment not necessitated by a dispute	\$10.00
Payments returned due to customer error	\$5.00
Direct Deposit	None

\*\* When you use a non-Boiling Springs Savings Bank ATM, you may be charged a fee by the ATM operator.

## Office Locations

<b>Corporate Office</b>	25 Orient Way, Rutherford, NJ 07070 201-939-5000
<b>Clifton</b>	Clifton Commons Shopping Center 102 Kingsland Ave., 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



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www.bssbank.com

## Disclosure of Account Terms and Schedule of Fees



Come Home To Better Banking

25 Orient Way  
Rutherford, NJ 07070  
201-939-5000

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Account Type	Minimum Deposit to Open Account	Minimum Deposit to Obtain APY <sup>†*</sup>	Minimum Balance to Avoid Service Charge <sup>**</sup>
<b>Savings</b>			
<input type="checkbox"/> Passbook Savings	\$5	\$.01	\$100
<input type="checkbox"/> Statement Savings – Tiered	\$5	\$.01	\$100
<input type="checkbox"/> Boiling Bucks Youth Savings	\$1	\$.01	N/A
<input type="checkbox"/> IRA Asset Builder			
Statement Savings	\$5	\$.01	N/A
<b>Checking</b>			
<input type="checkbox"/> NOW Checking	\$100	\$.01	\$500
<input type="checkbox"/> Premium Checking – Tiered	\$1,000	\$.01	\$10,000
<input type="checkbox"/> Classic Checking	\$100	\$.01	N/A
<input type="checkbox"/> Direct Deposit Checking	\$100	\$.01	N/A
<input type="checkbox"/> NJ Consumer Checking	\$50	N/A	See Terms
<input type="checkbox"/> Small Business Checking	\$500	N/A	\$1,000
<input type="checkbox"/> Money Market Checking	\$500	\$.01	\$2,500
<input type="checkbox"/> Student Checking	\$1	\$.01	N/A
<b>Club Accounts</b>			
<input type="checkbox"/> Holiday Club	\$3	\$.01	See Terms
<input type="checkbox"/> Vacation Club	\$3	\$.01	See Terms

<b>Certificates of Deposit</b>			
<input type="checkbox"/> 91 Day	\$1,000	\$1,000	N/A
<input type="checkbox"/> 182 Day	\$1,000	\$1,000	N/A
<input type="checkbox"/> 7 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 12 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 15 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 18 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 2 Year	\$1,000	\$1,000	N/A
<input type="checkbox"/> 3 Year	\$1,000	\$1,000	N/A
<input type="checkbox"/> 5 Year	\$1,000	\$1,000	N/A

<b>IRA Certificates</b>			
<input type="checkbox"/> 182 Day	\$1,000	\$1,000	N/A
<input type="checkbox"/> 12 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 18 Month	\$1,000	\$1,000	N/A
<input type="checkbox"/> 2 Year	\$1,000	\$1,000	N/A
<input type="checkbox"/> 3 Year	\$1,000	\$1,000	N/A
<input type="checkbox"/> 5 Year	\$1,000	\$1,000	N/A
<input type="checkbox"/> 18 Month Variable	\$250	\$250	N/A

† APY stands for Annual Percentage Yield

\* The Daily balance (the amount of principal in the account each day). Annual percentage yield assumes interest remains on deposit. Withdrawal of interest will reduce earnings.

\*\* See schedule of service fees

See Rate Sheet for Current Rates and APYs

### Savings / Checking / Club Account Terms

- Your interest rate and annual percentage yield may change, at our discretion.
- Interest begins to accrue on the business day you make your deposit.
- Interest is compounded daily and is credited monthly (except clubs). Checking account accrued, but unposted, interest will be forfeited if account is closed. An account will be closed if the account balance falls to zero.
- Interest is calculated on the daily balance method, 365/365 basis, which applies a periodic rate to the principal in the account each day.
- To qualify for Classic Checking the primary depositor must be 55 years of age or older. For Direct Deposit checking, customer must have pay, pension, or social security directly deposited into the account.

- The NJ Consumer Checking Account allows 8 free checks per monthly statement cycle. Additional checks posted in excess of 8 are charged at \$.50 per check. There is a monthly service charge of \$3.00. Interest is not paid on this account.
- Clubs are available in various denominations. Interest is paid annually at club completion.
- Federal regulation limits the number of transfers from a money market or savings account to 6 per statement period.
- For tiered accounts only: Interest is paid on the full balance in the account at the rate that corresponds to the deposit tier.
- To qualify for Student Checking the primary depositor must be 14 years of age. Parent/Guardian must be a joint account holder if primary depositor is under the age of 18. When the depositor turns 23 years of age, the account will be changed to a regular NOW account.

### CD / IRA Certificate Account Terms

- The interest rate for your certificate will be paid until the maturity date.
- Interest begins to accrue on the business day you make your deposit.
- Interest is compounded daily and is credited monthly except the 91 day, 182 day and 1 year CDs that are credited at maturity.
- Interest is calculated on the daily balance method, 365/365 basis, which applies a periodic rate to the principal in the account each day.
- The account will automatically renew at maturity. You will have 7 calendar days to withdraw the funds without penalty.
- Deposits are not allowed after account opening (except IRA 18 month variable or during any grace period).

- The interest rate for the IRA 18 month variable will be the higher of (a) the rate being paid on regular passbook savings accounts or (b) the current yield on six month Treasury Bills as of the last Treasury Bill Auction before the first of each month, plus 1/4%. The maximum rate will not exceed 15% per annum.
- If any of the deposit is withdrawn before the maturity date, a penalty as shown below will be imposed which could result in a partial loss of principal.

<u>Term</u>	<u>Early Withdrawal Penalty</u>
Up to 1 year	90 days interest
Over 1 year	180 days interest