

Get a Head Start on Retirement

Your golden years don't really begin when you retire, far from it. So the perfect time to start thinking about how you're going to spend your retirement is right now, with a Traditional IRA or Roth IRA from Boiling Springs Savings Bank – it's one of the best ways to save for the future.

Whether you have years ahead of you, or retirement is right around the corner, Boiling Springs has a variety of account options for you to plan your golden years:

- If you would like to start out small, and slowly build your wealth, then the IRA Asset Builder or the 18-Month Variable Rate CD may be your choice.
- Wondering what to do with that employer-sponsored retirement plan that you recently received as a result of retirement or a job change? The Boiling Springs Rollover IRA may be the solution!
- We also have Simplified Employee Pension Plans (SEP) for small business owners and sole proprietors who would like to give their employees and themselves a hassle-free way to save for the future.

Whichever account you choose, you can count on Boiling Springs for simple, low-cost solutions to your retirement and daily banking needs as well as friendly and professional service from our knowledgeable staff. Come home to better banking and stay through your retirement years.

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

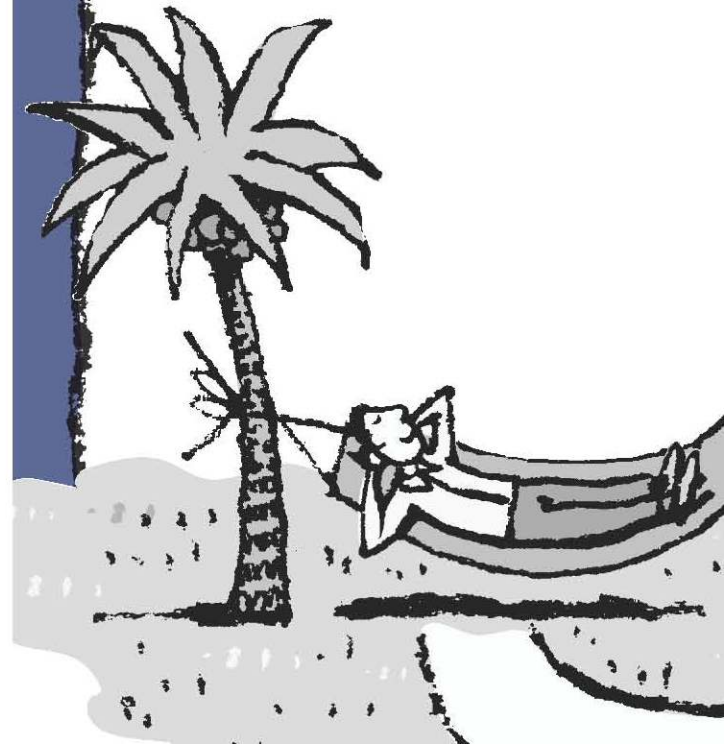
Member
FDIC
Equal Housing Lender
IRA0211

Individual Retirement Accounts

- IRA Asset Builder Account
- 18-Month Variable Rate IRA Account
- Rollover IRA Account
- Traditional, Roth and SEP IRAs



Come Home To Better Banking



Our Unique Retirement Options

IRA Asset Builder Account

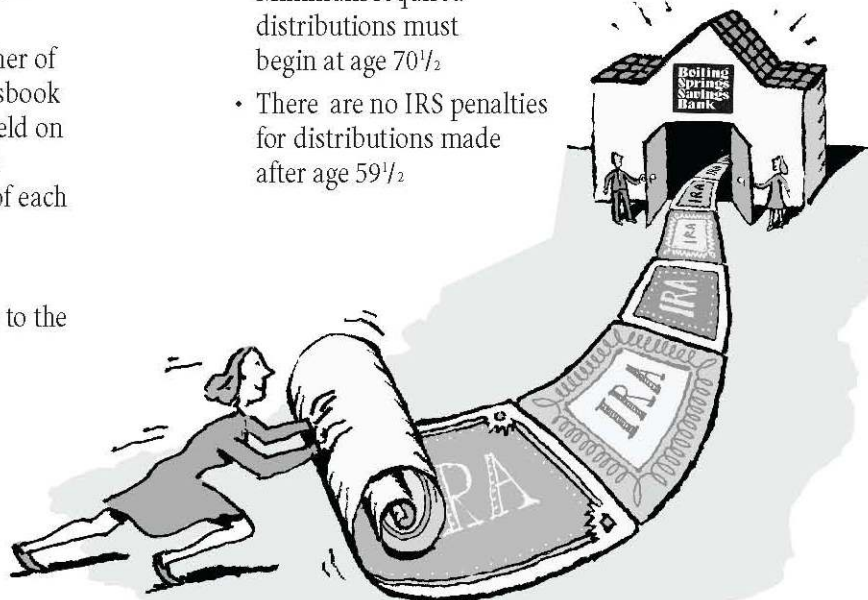
This tiered rate account is perfect for those trying to build their retirement savings over time.

- Earn interest monthly, from day of deposit until day of withdrawal
- Tiered rates of interest
- Minimum \$5 to open account
- No monthly service fees
- Deposits may be made at any time up to the legal yearly IRA contribution limit
- Monthly statement account

18-Month Variable Rate IRA Account

This CD gives you all the benefits of an IRA CD with the flexibility of a savings account.

- Earn interest monthly, from day of deposit until day of withdrawal
- Interest rate is determined by 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 $\frac{1}{4}\%$
- Minimum \$250 to open account
- Deposits may be made at any time up to the legal yearly IRA contribution limit



IRA Certificates of Deposit

- Choose from a variety of terms from 182 days to 5 years with rate locked in for the entire term
- Convenient passbook account
- A maturity notice is sent to you before your CD matures to help you plan your investment options

Rollover IRA Account

Are you thinking about retiring or changing employers in the near future? What will you do with your employer-sponsored retirement plan?

The Rollover IRA Account is the perfect place to move your retirement savings where it will earn tax deferred interest. When you roll over your qualified distribution to a Rollover IRA Account, you may also avoid IRS penalties and mandatory withholding.

- Interest earnings in your Rollover IRA are tax free until withdrawn from account
- Minimum required distributions must begin at age $70\frac{1}{2}$
- There are no IRS penalties for distributions made after age $59\frac{1}{2}$

Traditional IRA vs. Roth IRA – Choose the plan that's right for you!

Traditional IRA	<ul style="list-style-type: none"> May qualify for a tax deduction Can take money out for qualified events without penalty Can begin taking money regularly at $59\frac{1}{2}$ Must start taking money out at $70\frac{1}{2}$ Cannot contribute after $70\frac{1}{2}$
Roth IRA	<ul style="list-style-type: none"> No tax deduction Can withdraw the money you've contributed at any time without tax penalty Tax-free earnings Qualified distributions are tax free Can contribute past $70\frac{1}{2}$

Traditional and Roth IRA Contribution Limitations

Each year the contribution limits for Traditional and Roth IRAs increase due to inflation. If you are age 50 and over, you may be eligible for catch-up contributions that can help you increase the total of your retirement savings.

For more information on Individual Retirement Accounts and the current Traditional and Roth IRA Contribution Limitations please speak with one of our Customer Service Representatives or call **201-939-5000**.