Searching for the best savings plans and CD rates? They're right under your nose!

Savings Plans and CDs for Securing Your Dreams

Whether your savings goals are long or short term, or you would just like to have some extra money during the holidays, we offer a wide range of choices. You can select a savings account that is matched to your personal or business needs. Visit your nearest Boiling Springs branch and speak with a Customer Service Representative to find out more about choosing the right savings account for you, and visit our website to view our current rates.

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

Boiling Springs Savings Bank

Come Home To Better Banking

www.bssbank.com
Corporate Headquarters:
25 Orient Way
Rutherford, NJ 07070
201-939-5000

Member FDIC
EQUAL HOUSING LENDER

SAV1111

Savings and CDs

- Regular Savings
- Holiday and Vacation Clubs
- Certificates of Deposit
- Boiling Bucks Youth Savings Accounts

Boiling Springs Savings Bank

Come Home To Better Banking

Regular Savings

A traditional interest bearing savings account.

- Earn interest monthly, from day of deposit to day of withdrawal on every penny in the account
- Free ATM card (only available on Statement Savings accounts)
- Minimum opening deposit of $5
- Monthly service charge of $1 for balances below $100

Boiling Bucks Youth Savings Accounts

A savings account designed especially for young depositors!

- Account available to youths under the age of 18[1]
- Statement savings account with statements mailed quarterly to the account holder
- Interest earned monthly on all account balances
- Minimum opening deposit of $1
- $10 bonus is deposited into account if account is opened with $10 or more[2]

1. Age 12 and under must open a Custodial Account. At age 18, the account converts to our regular Statement Savings Account. Service fees may apply to the regular statement savings account and fees could reduce earnings.
2. Only one account per child will earn the $10. If account is closed within 1 year of opening the $10 bonus will be forfeited.

Certificates of Deposit

Earn competitive rates in a variety of terms to suit your financial needs.

- Terms available from 91 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

Penalty may apply for early withdrawal.

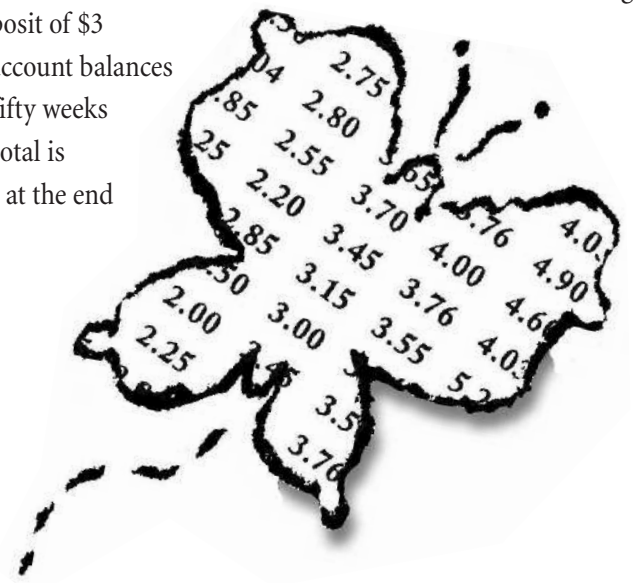
Holiday and Vacation Clubs

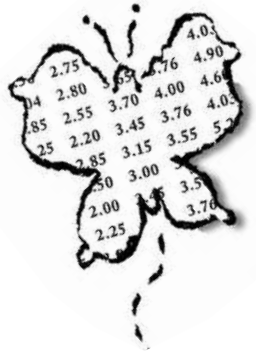
Save for the holidays or that long anticipated vacation all throughout the year!

- Minimum opening deposit of $3
- Interest earned on all account balances
- Club accounts last for fifty weeks

and a check for account total is mailed to account holder at the end of fifty weeks

Boiling Springs is a Northern New Jersey based savings bank and among the strongest financial institutions in the country. We are led by a board of directors and a management team who have their roots in the local area. Meeting the needs of local communities has been and will continue to be our main concern. This is our home and our customers are our neighbors. We take pride in providing friendly, personal service while offering products and services that make you glad you came home to better banking.





For information, current rates and account alternatives, talk to your Boiling Springs Representative and visit

www.bssbank.com

and click on the Rate Information tab.