

## A Checking Account That Makes Better Business Sense

Are you tired of paying big bank fees while trying to maintain big bank minimum balances in your small business checking account? Do you wonder who will be handling your banking needs from week to week? Is your bank always treating you like a stranger instead of a valued customer?

If so, Come Home to Better Banking at Boiling Springs Savings Bank, where we've developed a checking account designed especially for your small business needs. If you do not write a lot of checks and do not want to maintain a high balance, then our Small Business Checking account is a great choice for you. At Boiling Springs, your business may be small, but your importance as a customer is BIG – you will always be treated with the friendly, personalized service that has become our trademark.

### Small Business Checking

Boiling Springs offers small business customers the perfect solution for their business needs. With our Small Business Checking 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
- Free Online Banking with Bill Pay
- Free 24-hour Telephone Banking
- Monthly service charge of \$10 if balance falls below \$500 minimum
- Direct Deposit

### 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**

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Member  
FDIC  
 EQUAL HOUSING  
LENDER  
SBC0112

# Small Business Checking

- Minimal Fees and Hassles
- 24-Hour Convenience
- Overdraft Protection
- Telephone and Online Banking



**Come Home To Better Banking**



## 24-Hour Convenience

Boiling Springs makes your Small Business Checking more convenient – you can enjoy access to your funds 24 hours a day, 7 days a week with a variety of Electronic Banking Services. 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.

## Overdraft Protection

So that you don't have to run to the bank at the last minute to make a deposit, our Overdraft Protection Service is available to you. When the funds in your checking account are not enough to cover a transaction, available funds are automatically transferred from your linked savings account to cover the shortage in your checking account. A \$10 transaction fee saves you from the cost and hassle of a bounced check or returned item.

## Merchant Services Card Processing Programs

We are partnered with NationalCard and HealthCard to offer our business customers a Credit Card and Debit Card solution that may save you money in processing fees.

## Telephone and Online Banking

For the ultimate in banking convenience, our Telephone and Online Banking systems are available for you to check balances, verify transactions, find out what checks have been paid, and transfer funds between your checking and Statement Savings Accounts. With Online Banking you can also view your cancelled check images online, pay bills, and track your income and expenses by category so you can always see where your money is going. Plus, you won't have to wait for your statement at the end of the month since you can always view your up-to-date account history with Online Banking.

## Better Banking Near Your Business

Boiling Springs Savings Bank offers local businesses the best choice for their business needs. Our friendly community bankers provide you with personalized service

while delivering simplified, low-cost accounts. And our commitment to our customers doesn't end when you walk out the door. Your Boiling Springs Savings Bank relationship grows as your business grows.

*That's community banking at its best.*

Stop being nickled and dimed by other banks for every check you write or every deposit you make. A business checking account at Boiling Springs gives you maximum flexibility with minimal fees and hassles.

*Now that's better banking!*

