

Mortgage Loans That Make You Feel at Home

For over seventy-five years, Boiling Springs Savings Bank has played an integral role in helping local residents purchase their own homes. Through a variety of home loan financing options and the personalized, friendly service that has become our trademark, Boiling Springs continues to assist customers in attaining the dream of home ownership and looks forward to continuing this tradition for future generations of homeowners.

Whether you're looking for an Adjustable or Fixed Rate Mortgage, we make your home buying or refinancing experience a pleasant one.

After your loan is closed, you can be sure that you will continue to receive the personal service that brought you to Boiling Springs in the first place. When we close a loan, we make a commitment to our customer to service their loan for as long as they have it. We will be here to serve you and to answer your questions for the life of the loan.

Stop dreaming and start living the dream. Our products and rates can make your dreams come true.



Checking Accounts

NOW Checking

- Direct Deposit
- Classic

Money Market Checking

Premium Checking

Student Checking

NJ Consumer Checking

Small Business Checking

Savings Accounts

Statement Savings

Boiling Bucks Youth Savings

Holiday & Special Occasion Savings

Certificates of Deposit – From 91 Days to 5 Years

Individual Retirement Accounts

Fixed and Variable Rate IRAs

Traditional, Roth and SEP IRAs

Loans

Residential Mortgages

Commercial Mortgages

Fixed Rate Home Equity Loans

Variable Rate Home Equity Credit Lines

Construction Loans

Available Services

ATM and Debit Cards

Overdraft Protection

Online Banking with Bill Pay

Direct Deposit

Free Coin Counting Machines (where available)

Safe Deposit Boxes (where available)

Money Orders

Customer Notary Services

Community Alliance Program

Award-Winning Non-Profit Program for eligible organizations located in Bergen, Passaic, Morris, Essex, and Hudson Counties



Come Home To
Better Banking

Corporate Headquarters:

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Tel: 201-939-5000

www.bssbank.com



MS0914

Mortgage Services

- Fixed Rate Mortgages
- Adjustable Rate Mortgages



Live the dream of home ownership!

Hometown Banking...

a Better Way of Banking!



Adjustable Rate Mortgages

When you choose an Adjustable Rate Loan, your rate changes periodically based on the adjustment term you choose. If you plan on moving in a few years, or if you think interest rates will be going down, you may want to consider an adjustable rate loan, since monthly payments may be lower.

Some features of the Adjustable Rate Mortgage:

- *Competitive rates*
- *Available in various terms*
- *Owner-occupied, multi-family, commercial or investment properties*
- *Free 90-day rate lock*
- *Annual interest rate caps*
- *No points*

Fixed Rate Mortgages

Since the rate on a Fixed Rate Loan remains in effect over the entire term of the loan, this type of mortgage gives you the benefit of having the same principal and interest payment over the lifetime of the loan.

A fixed rate mortgage loan also provides the following benefits:

- *Competitive rates*
- *Available in various terms*
- *Owner-occupied, multi-family, commercial or investment properties*
- *Free 90-day rate lock*
- *No points*

For Current Rates and an Application

Stop in our corporate offices at 25 Orient Way, Rutherford, NJ 07070 or any office near you. Or call our Loan Department today: 201-507-3200.

You may view our current rates or download applications at: www.bssbank.com.

