

Searching for the best savings plans and CDs in a variety of terms?

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 or CD for you.

For current rates, visit our website at www.bssbank.com.



Checking Accounts

NOW Checking

- Classic
- Direct Deposit
- Heroes

e-Advantage Checking

Money Market Checking

Premium Checking

Student Checking

NJ Consumer Checking

Small Business Checking

Savings Accounts

Statement Savings

Simply-Safe 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

Mobile Banking

Direct Deposit

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:

25 Orient Way, Rutherford, NJ 07070

Tel: 201-939-5000

www.bssbank.com



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Savings and CDs

- Boiling Bucks Youth Savings Account
- Statement Savings
- Holiday and Special Occasion Savings Accounts
- Certificates of Deposit
- Simply-Safe Savings



Savings plans to secure your dreams!

Hometown Banking...

a Better Way of 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*
- *ATM card*
(available on Statement Savings Accounts)
- *Monthly service charge of \$1 for balances below \$100*
- *Minimum opening deposit of \$5*

Simply-Safe Savings

A savings account that provides the key features you want with an in-person withdrawal requirement for peace of mind.

- *Interest earned on all account balances*
- *Secure statements, mailed monthly*
- *Optional direct deposit and ATM card*
- *Minimum balance of \$100 to avoid a \$1 monthly service charge*
- *Minimum opening deposit of \$5*

During any statement cycle, per Reg D, you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

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*
- *A maturity notice is sent to you before your CD matures to help you plan your investment options*
- *Penalty may apply for early withdrawal*
- *Minimum opening deposit of \$1,000*

Holiday and Special Occasion Savings Accounts

Save for the holidays or that special occasion all throughout the year!

- *Interest earned on all account balances*
- *A check for account total is mailed to account holder at the end of fifty weeks*
- *Holiday Savings checks issued each October*
- *Special Occasion Savings checks issued each April*
- *Minimum opening deposit of \$3*

Boiling Bucks Youth Savings Account

A savings account designed especially for young depositors!

- *Account available to youths under the age of 18¹*
- *Statement Savings Account with statements mailed quarterly to the account holder*
- *Interest earned monthly on all account balances*
- *\$10 bonus is deposited into account if account is opened with \$10 or more²*
- *Minimum opening deposit of \$1*

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.

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. Or call our 24-hour Savings Rate Line at 201-939-4248.

