

## 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*
- *Welcome pack of checks complimentary*
- *Free Online Banking with Bill Pay*
- *Free 24-hour Telephone Banking*
- *Direct Deposit*
- *Monthly service charge of \$10 if balance falls below \$500 minimum*
- *Minimum deposit to open account is \$100*

### 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:  
25 Orient Way, Rutherford, NJ 07070  
Tel: 201-939-5000

[www.bssbank.com](http://www.bssbank.com)



SBC0615

# Small Business Checking

*Offering your small business minimal fees and hassles, 24-hour convenience, overdraft protection, telephone and online banking.*



*Perfect for all your business needs!*

# Hometown Banking...

*a Better Way of 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.

## ***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 Transfer 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 BancCard to offer our business customers a Credit Card and Debit Card solution that may save you money in processing fees.

## ***Telephone and Online Banking***

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 cleared 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.

## ***That's hometown banking... at its best!***

A business checking account at Boiling Springs gives you maximum flexibility with minimal fees and hassles. Now that's better banking!

