

## Our Unique Relationship Can Earn Your Organization Money

Your organization depends upon its supporters. We depend upon your organization. Because of this very unique relationship, Boiling Springs Savings Bank is pleased to offer our award winning Community Alliance Program.

This program gives your organization the opportunity to earn money based on the number of your supporters who bank with us. When you join and meet the requirements of the Community Alliance Program, we will make a quarterly donation to your organization's account.

The more supporters that bank with us, the larger the donation for your organization.

Neighbors helping neighbors, that's what true community banking is all about – that's what better banking is all about.



### Checking Accounts

Axis Checking  
NOW Checking  
• Classic  
Money Market Checking  
Magnum Money Market Checking  
Premium 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  
CardValet  
Overdraft Protection  
eBanking with eBillPay  
eMobile  
Popmoney  
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](http://www.bssbank.com)



CAP0718

# Community Alliance Program

Serving Non-Profit Organizations  
in Bergen, Passaic, Morris, Essex, and  
Hudson Counties



Together we can do great things!

# Hometown Banking...

*a Better Way of Banking!*



## Designed for Organizations Like Yours in Mind

The Community Alliance Program was designed with organizations like your little league program, education foundation, food pantry, faith-based organization, senior center, and your volunteer fire department in mind.

Whether you provide recreation, education, or entertainment, your organization plays an important role in the community. At Boiling Springs, we want to provide an important role to you, not only as your bank, but as someone who supports the goals and values you strive to achieve.

The Community Alliance Program can help you to achieve those goals.

## How the Program Works

Once your organization opens an account (or has an existing account) at Boiling Springs and enrolls it in the program, members or supporters of your organization can then open their accounts or loans at our Bank and designate them as Community Alliance participants. If your supporters already have their accounts with Boiling Springs, they just need to contact us to let us know that they would like to participate in the program. We will then begin to track your supporter's designated accounts or loans. Once the minimum number of supporters is met, the Bank will make a quarterly donation to your organization based upon these balances.

**All supporter and organization account information is kept strictly confidential.**

## Requirements

A minimum of twenty supporters (individual account holders or businesses) per organization is required. Each supporter may designate as many accounts or new loans (in their name) as they wish to be counted toward your organization's quarterly calculation.

Boiling Springs will accrue Community Alliance Rewards and will then pay the quarterly reward directly to the organization's Community Alliance account.

### Eligible Accounts

- *Certificates of Deposit*
- *Individual Retirement Accounts*
- *Checking Accounts*
- *Savings Accounts*
- *Money Market Accounts*
- *Premium Checking Accounts*

### Eligible Loans

- *New loan originations only\**
- *Loans must be on the books for the full calendar quarter preceding a payout to qualify toward supporter count and that quarter's payout.*

Business and Personal Alliance Checking Accounts are a condition of our loan commitments, therefore Alliance Checking products cannot be designated as supporter accounts.

\*Loan customer must affiliate with a CAP group within 60 calendar days of origination. Organizations may not assist supporters with completing loan applications. Organizations may not solicit loans and/or distribute applications. Boiling Springs Savings Bank will not reveal that an identified individual has a loan with the Bank. All loans are applicable except for Passbook Loans. Subject to credit approval. Certain other restrictions may apply.

## Determining Community Alliance Rewards

### FOR ACCOUNTS:

Rewards will be based on the Average Daily Balance maintained by the supporters at the Annual Rate of:

- *0.25% (25 basis points) on Certificates of Deposit, including IRA CDs, Premium and Money Market Checking, and all Business Accounts.*
- *0.50% (50 basis points) on Checking, Savings, and Money Market Savings Accounts.*

### FOR LOANS:

- *0.10% (10 basis points) for the life of the new loan on Mortgage and Home Equity Loans.*
- *0.10% (10 basis points) on outstanding new loan balances on Home Equity Lines of Credit.*

## Eligible Organizations

To be eligible for the Community Alliance Program, the recipient must be a non-profit organization maintaining an address within Bergen, Passaic, Morris, Essex, or Hudson Counties in New Jersey. The organization must maintain a checking or savings account with Boiling Springs which will be credited with the Alliance Reward at the end of each quarter in which the Program requirements are met. There are no fees to the organization or its supporters to participate in this program.

To be eligible for the Community Alliance Program, Applicant may not be a government unit as defined under the Governmental Unit Deposit Protection Act ("GUDPA"), a supplemental insurance program established by the State of New Jersey to protect the deposits of municipalities and local government agencies. Accounts constituting GUDPA accounts cannot be designated as supporter accounts.