

## Checking Benefits

With all of our checking plans, you have free access to your banking information via Mobile, Online, and Telephone Banking. For your convenience, these services are available 24 hours a day, 7 days a week. You can check your balances, transfer funds, find out which checks have been paid, and make loan payments from the comfort of your home, office, or on the go. We also offer ATM cards or Debit MasterCards with all checking accounts. 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. Both of these cards have no annual fees or transaction costs associated with these services, and Boiling Springs will never charge you a fee for your ATM or debit card transactions.\*

\*Ask for details. Other banks may charge a fee to use their ATM.

## Overdraft Protection

Avoid the embarrassment of bounced checks and associated overdraft fees. With our automatic transfer overdraft protection, as long as there are enough funds in your linked Savings Account, you never have to worry about inadvertently overdrawing your checking account again. Whether the overdraft was caused by a simple math error or a transaction not entered in your register, you will now avoid the inconvenience, embarrassment, and cost of overdrawing your checking account. Ask your local branch for more details.

## Small Business Checking

Boiling Springs is pleased to offer our small business customers the perfect solution for their business needs. With our small business 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*
- *Monthly service charge of \$10 if balance falls below \$500 minimum*
- *Minimum deposit to open account is \$100*

## Heroes Checking

A twist on the traditional NOW account that was created to honor and show our appreciation for the service of our active and retired, paid and volunteer heroes – Military (regular and reserve), Fire, Police, or First Aid.

- *You must show proof of service (organization ID card)*
- *No monthly fees*
- *Interest earned on all balances*
- *Welcome pack of checks complimentary*
- *Minimum deposit to open account is \$100*

## New Jersey Consumer Checking

- *Non-interest bearing*
- *Checks posted in excess of 8 per month are charged \$.50 per check*
- *Monthly service charge of \$3*
- *Welcome pack of checks complimentary*
- *Minimum deposit to open account is \$50*

## Checking Accounts

NOW Checking

- Classic
- Direct Deposit
- Heroes

e-Advantage Checking  
Money Market Checking  
Magnum 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  
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)



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# Checking Plans & Overdraft Protection

- *NOW Checking*
- *Direct Deposit Checking*
- *e-Advantage Checking*
- *Classic Checking*
- *Premium Checking*
- *Student Checking*
- *Magnum Money Market Checking*
- *Money Market Checking*
- *Small Business Checking*
- *Heroes Checking*
- *New Jersey Consumer Checking*

Checking plans for your every need!

# Hometown Banking...

*a Better Way of Banking!*



## NOW Checking

The traditional NOW account

- *Interest earned on all balances*
- *Welcome pack of checks complimentary*
- *\$5 monthly fee if balance falls below \$500*
- *Minimum deposit to open account is \$100*

## Direct Deposit Checking

A consumer checking account designed with your convenience in mind!

- *You must have your pay, pension or social security directly deposited into this account*
- *No monthly fees*
- *Interest earned on all balances*
- *Welcome pack of checks complimentary*
- *Minimum deposit to open account is \$100*

## e-Advantage Checking

A checking account for our tech-savvy consumers that allows you to maintain a lower balance and minimal visits to the branch.

- *Non-interest bearing*
- *Welcome pack of checks complimentary*
- *You must enroll in Online Banking and select e-Statements (online) option to avoid a \$2 monthly service charge*
- *\$10 monthly fee if balance falls below \$100*
- *Minimum deposit to open account is \$100*

## Classic Checking

For consumers age 55 and older

- *No monthly fees*
- *Interest earned on all balances*
- *Free Specialty Checks or a discount on custom checks*
- *Minimum deposit to open account is \$100*

## Premium Checking

Our Premium Checking account is a tiered rate account for consumers who want to earn competitive rates for their higher balances, with the flexibility to withdraw their funds at any time.

- *Tiered rate account*
- *Free Specialty Checks or a discount on custom checks*
- *\$15 monthly fee if balance falls below \$10,000*
- *Minimum deposit to open account is \$1,000*

## Student Checking

Available to consumers between the ages of 14 and 23, this product is a great first checking account for high school students eager to learn how to manage their money, recent graduates beginning a new career and for students heading off to college.

- *No monthly fees*
- *Interest earned on all balances*
- *Free Specialty Checks or a discount on custom checks*
- *At age 23, account will convert to a an e-Advantage Checking account*
- *\$10 bonus is deposited into account if account is opened with \$10 or more <sup>1</sup>*
- *Up to \$10 in Foreign ATM fees can be reimbursed monthly <sup>2</sup>*
- *Minimum deposit to open account is \$1*

1. Minimum deposit of \$10 is required to earn the bonus. Only one account per consumer will earn the \$10. If account is closed within one year of opening, the \$10 bonus will be forfeited.

2. Upon request, Student Checking account customers that generate Foreign ATM/Debit Card transaction fees are entitled to a maximum fee reversal of \$10 per statement cycle. Transaction fees will be reversed up to 60 days from the checking account statement ending date.

## Magnum Money Market Checking

Earn a higher interest rate on your larger balances and enjoy the flexibility of accessing your money when you need it.\*

- *Tiered rates of interest*
- *Available for individuals and businesses*
- *Welcome pack of checks complimentary*
- *Four free domestic wire transfers per year*
- *\$50 monthly fees if balance falls below \$25,000*
- *Minimum deposit to open account is \$25,000*

\*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.

## Money Market Checking

Our Money Market Checking account is available to individuals and businesses who want to maximize the earning potential of their higher balances without sacrificing liquidity.\*

- *Tiered rates of interest*
- *Available to individuals and businesses*
- *Welcome pack of checks complimentary*
- *Four free domestic wire transfers per year*
- *\$15 monthly fee if balance falls below \$2,500*
- *Minimum deposit to open account is \$500*

\*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.

**All Available with Overdraft Protection**

