

eBillPay

When you combine eBillPay with your eBanking or eMobile account, we are confident that you'll never go back to writing checks for your bills again! eBillPay is one of the most convenient and easy methods to pay your bills. Just a few clicks and your bills are paid. What could be more convenient?

Enjoy all the features that eBillPay has to offer:

- Pay your bills online from your checking account
- Save time by not writing checks, addressing envelopes and searching for stamps
- Save money on postage and check orders
- Set up current, future or recurring payments such as your mortgage, auto payment or utility bills
- View payment history
- Generate reports based on bill payment history

To sign up for eBillPay, just click on the **\$Pay My Bills** tab on either your eBanking or eMobile screen and complete the online application.



Telephone Banking – 1-866-791-1022

Access your accounts by phone 24 hours a day, seven days a week. With telephone banking you have up to the minute information on your account whenever you need it from anywhere you have access to a telephone. With Telephone Banking you can:

- Enjoy 24-hour access to your accounts
- Verify account balances and review transaction history
- Find out what checks have been paid or deposits made
- Transfer funds between checking and statement savings accounts
- Make payments to your Boiling Springs Savings Bank loans
- Initiate advances on your existing Home Equity Credit Line to your checking or statement savings account

To sign up for Telephone Banking, call 1-866-791-1022 and you will need to enter a temporary PIN (Personal Identification Number). Your temporary PIN will be the last four (4) digits of your Social Security Number (SSN). Business users will use the last five (5) digits of the signer's Social Security Number (SSN).

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
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



24HB0218

24-Hour Banking

- ATM/Debit MasterCard
- CardValet
- eBanking
- eMobile
- eBillPay
- Popmoney
- Telephone Banking



Hometown Banking...

a Better Way of Banking!



Bank at Your Own Convenience

At Boiling Springs Savings Bank we offer a variety of different services to complement your accounts. If you want to bank or pay bills from home, try our eBanking or eMobile when you're on the go! If you need 24-hour access to your cash, the Debit MasterCard may be right for you!

The Boiling Springs ATM Card

With a Boiling Springs Savings Bank ATM card you can have 24/7 access to your checking or statement savings accounts at participating Accel and Cirrus networks, as well as point of sale terminals. Boiling Springs Savings Bank will never charge you a transaction fee for using your ATM card.*

To report a lost or stolen ATM card, call **1-800-472-3272** 24 hours a day, 7 days a week.

To activate your ATM card, call **1-800-992-3808** 24 hours a day, 7 days a week.

* Ask a customer service representative for details. Other banks may charge a fee to use their ATMs.



The Boiling Springs Debit MasterCard

Boiling Springs' Debit MasterCard gives you the power of a credit card with the convenience of an ATM card. Our Debit MasterCard can be used anywhere Debit MasterCard is accepted, in addition to being used as an ATM card at all participating Accel and Cirrus ATMs worldwide. Now you can have all the convenience of writing a check with none of the hassle. Visit one of our branches to apply for a Debit MasterCard to enjoy these benefits (we offer instant issue):

- *It saves time. When you make a purchase with a Debit MasterCard you do not need to provide identification as with a check, or wait for approval.*
- *It lightens your pockets. Instead of carrying your checkbook or a large amount of cash, just carry your Debit MasterCard.*
- *Worldwide acceptance. While on vacation, your debit card may be more readily accepted than your personal check.*
- *Forget "buy now, pay later." With a Debit MasterCard your purchases are automatically debited from your checking account and itemized on your monthly checking statement. You will not receive a bill or owe anything on your Debit MasterCard at the end of the month since you have already paid for your purchases.*
- *No annual fee.*

To report a lost or stolen Debit card, call **1-800-472-3272** 24 hours a day, 7 days a week.

To activate your Debit card, call **1-800-992-3808** 24 hours a day, 7 days a week.

CardValet

Debit cards can offer both convenience and risk. Boiling Springs offers CardValet, the mobile app that lets you protect your cards against fraud and theft by receiving real-time alerts to ensure your cards are used only by you.

- *Receive alerts whenever your card is used*
- *Review balances and transactions*
- *Establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations*
- *Safeguard your card: Turn it "off" if it's misplaced or stolen and back "on" when you're ready to use it*

To get started, download CardValet from the Apple App Store or Google Play and then follow the simple, secure registration steps.

Popmoney

With our Popmoney service, you can send money to nearly anyone with an email address or mobile number, even if they are not a Boiling Springs customer. It's the simple, convenient and secure way to send, request and receive money. With Popmoney, you can send and receive payments or make charitable donations, without having to use cash or checks. Popmoney enables you to send money directly to anyone, regardless of where the other person banks, as long as they have a bank account and email or mobile number.

- *Send money securely*
- *Request money easily from a person or a group*
- *Set up recurring payments*

To get started, just log in to your eBanking account and find Popmoney in the **\$Pay My Bills** Tab or create a Popmoney profile at www.popmoney.com or via a Popmoney mobile app.

eMobile

Our secure mobile solution is designed to let you access your money wherever life takes you. Our Boiling Springs Savings Bank Mobile App allows you to do even more when you are on the go. From transferring funds, depositing checks and paying bills, eMobile is like having a bank in your pocket.

To get started, download the Boiling Springs Savings Bank App from the Apple App Store or Google Play and click on the **REGISTRATION** button.

For 24/7 support, call: **1-844-620-5306**.

eBanking

For the ultimate convenience, log on to Boiling Springs' eBanking. eBanking gives you access to all of your Boiling Springs accounts twenty-four hours a day, seven days a week from a computer. eBanking saves you time, keeps you organized, and best of all, it's free! Don't wait for your statements to arrive in the mail every month, sign up for eBanking today and you can:

- *Request eStatements*
- *Check your account balances*
- *See if checks have cleared*
- *Transfer funds*
- *Generate reports regarding your transaction history*
- *Place stop payments*
- *View online images of your cleared checks*
- *Receive email alerts regarding your account*
- *Existing customers can open new accounts online*
- *Make payments to your Boiling Springs loan accounts*
- *Switch themes*
- *Notify us of travel plans*
- *Easily keep track with the Notification Center*
- *Use the Mange My Money tool to organize and categorize spending*

Sign up for eBanking on our website. Visit www.bssbank.com and click on the **ENROLL** link to get started.

For 24/7 support, call: **1-844-620-5306**.