



Personal Deposit Solutions

REVISED 06/2025

Account Type	Opening Deposit	Minimum Balance	Special Requirements/ Conditions per Statement Cycle	Service Fee	Account Features
\$uccess Checking	\$100	None	Qualify for the higher \$uccess interest rate plus ATM fee refunds when you have: <ul style="list-style-type: none"> • 12 debit card purchases clear monthly • 1 direct deposit or automatic draft posts & clears your account/statement cycle • No monthly fee with e-Statements 	\$5 <i>(waived for internet banking customers who receive e-Statements)</i>	<ul style="list-style-type: none"> • Interest on daily balance • ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25) • Optional overdraft protection
BCB Choice	\$100	None	No monthly fee when you: <ul style="list-style-type: none"> • Receive e-Statements OR • Have 10 debit card transactions post & clear your account per statement cycle 	\$5 monthly <i>if neither condition is met</i>	It's your choice: <ul style="list-style-type: none"> • Free checking with e-Statements OR • Free checking with 10 debit card transactions OR • Pay a \$5 monthly service fee
The Keystone Account	\$100	Qualifying Balance	Qualify for no monthly fee with at least one of the following: <ul style="list-style-type: none"> • \$15,000 in combined deposits • \$50,000 in combined loan balances • \$25,000 in combined deposit and loan balances 	\$0 with qualifiers or \$20/month if qualifiers not met	<ul style="list-style-type: none"> • Interest on daily balance • ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25) • Free personalized checks (2 boxes annually) • BCB Visa® debit card (higher withdrawal and purchase limits) • No fee for official checks • \$15 off annual safe deposit box rental • Optional overdraft protection
Lifestyle 55	\$100	None	Account holder must be at least 55 years of age.	None	<ul style="list-style-type: none"> • Free exclusive design checks (2 boxes/year) • Optional overdraft protection
The Bridge Account (ages 18-25)	\$100	None	Qualify for no monthly fee plus ATM fee refunds with: <ul style="list-style-type: none"> • e-Statements AND • 5 debit card transactions 	\$5 monthly <i>(Free when qualifiers are met)</i>	<ul style="list-style-type: none"> • ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25) • Optional overdraft protection • Optional BCB Visa® debit card
\$mart\$Start (ages 12-17)	\$10	None	<ul style="list-style-type: none"> • Ages 12-17 • Parent/guardian must be joint account holder 	None	<ul style="list-style-type: none"> • Specially-designed BCB Visa® debit card • Optional overdraft protection
Money Market	\$100	\$2,500	Limited to six (6) withdrawals per month	\$10/month if balance falls below \$2,500	<ul style="list-style-type: none"> • Higher money market rates • Optional overdraft protection