



# Personal Deposit Solutions



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