



# 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	Qualify for the higher \$uccess interest rate plus ATM fee refunds when you have: <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>	\$5 <i>(waived for internet banking customers who receive e-Statements)</i>	<ul style="list-style-type: none"> <li>• Interest on daily balance</li> <li>• ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25)</li> <li>• Optional overdraft protection</li> </ul>
<b>BCB Choice</b>	\$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>	\$5 monthly <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>	\$0 with qualifiers or \$20/month if qualifiers not met	<ul style="list-style-type: none"> <li>• Interest on daily balance</li> <li>• ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25)</li> <li>• Free personalized checks (2 boxes annually)</li> <li>• BCB Visa® debit card (higher withdrawal and purchase limits)</li> <li>• No fee for official checks</li> <li>• <b>\$15</b> off annual safe deposit box rental</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 (2 boxes/year)</li> <li>• Optional overdraft protection</li> </ul>
<b>The Bridge Account</b> (ages 18-25)	\$100	None	Qualify for no monthly fee plus ATM fee refunds with: <ul style="list-style-type: none"> <li>• e-Statements AND</li> <li>• 5 debit card transactions</li> </ul>	\$5 monthly <i>(Free when qualifiers are met)</i>	<ul style="list-style-type: none"> <li>• ATM Fee Refunds: reimbursement of fees for up to 5 transactions at other banks each cycle (Max \$25)</li> <li>• Optional overdraft protection</li> <li>• Optional BCB Visa® debit card</li> </ul>
<b>\$mart\$Start</b> (ages 12-17)	\$10	None	<ul style="list-style-type: none"> <li>• Ages 12-17</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	\$10/month if balance falls below \$2,500	<ul style="list-style-type: none"> <li>• Higher money market rates</li> <li>• Optional overdraft protection</li> </ul>