



Thank you for your inquiry regarding a Fixed Rate Equity Loan or Home Equity Credit Line with Boiling Springs Savings Bank. The information and requirements herein are designated to facilitate the processing of your application. There are no application or origination charges to be paid by you in connection with this loan request.

This loan covers the borrower's one to four family **primary residence** only.

Please complete the entire application (three pages), and sign and date. Please be sure to complete all sections and include addresses and zip codes.

In addition to the above, the following additional documents will be required at the time you submit your application for consideration:

- **Salaried Applicants**
 1. Copies of your 2 most recent W-2 forms from your employer
 2. Copies of your 2 most recent pay stubs from your employer

- **Self-Employed Applicants or those relying on income other than salaried wages (e.g. commissions, rental income, interest income, dividend income, alimony, etc.)**
 1. Complete and signed copies of your 2 most recent Individual Federal Income Tax Returns
 2. Copies of your 2 most recent W-2 forms from your employer (if applicable)
 3. Copies of your 2 most recent pay stubs from your employer (if applicable)

Note: In all cases, if you desire any income to be considered, you must supply verification of it at the time you submit your credit application. For example, income such as Social Security and other retirement income is often not fully disclosed on Individual Federal Income Tax returns. Therefore, it will become necessary for you to supply us with evidence of this income. Copies of monthly/annual statements will often suffice, but will be determined upon receipt.

Upon approval of your loan request, Boiling Springs Savings Bank must be named as loss payee on your homeowner's insurance policy. Coverage on the dwelling must be equal to or greater than the total balances of any existing first mortgage and this loan request.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

In accordance with the USA PATRIOT ACT, the bank has enacted the Customer Identification Program. This program requires that the Bank obtain one form of primary and one form of secondary identification prior to the consummation of your loan. Should your loan request be approved, examples of satisfactory forms of identification will be further disclosed in our commitment letter to you.

NOTICE - APPRAISAL COPY: You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

We are pleased to have this opportunity to serve you. Should you have any questions concerning this matter, please contact our Loan Origination Department between 9 & 4 Monday through Friday at 201-507-3200. Additional information on programs and up to date rates can be obtained by either calling our Loan Origination Department or visit our website at www.bssbank.com. Boiling Springs Savings Bank is an Equal Housing Lender.

25 Orient Way Rutherford, New Jersey 07070 * (201) 507-3200 * Fax (201) 635-9775



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Consumer Credit Application

(Please Print or Type)

LOAN TYPE FIXED RATE HOME EQUITY LOAN HOME EQUITY LINE OF CREDIT

CHECK APPLICABLE BOX: INDIVIDUAL CREDIT (Applicant Only) JOINT CREDIT – If you are applying for a joint account that you and another person will use, complete all sections, providing information about the Joint-Applicant or user.

We intend to apply for Joint Credit.

Applicant Signature _____ Joint-Applicant Signature _____

DATE	AMOUNT REQUESTED	TERM (HELOC-N/A)	PROCEEDS OF LOAN TO BE USED FOR:
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Applicant: Complete this section. Also complete "Co-Applicant" section if this is a joint application. If you are relying on income from another source for payment of this loan, see notice below.	Joint-Applicant: Complete this section. If you are relying on income from another source for payment of this loan, see notice below.
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Name (First, MI, Last) Complete Marital Status Only if Secured by Real Estate <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	Name (First, MI, Last) Complete Marital Status Only if Secured by Real Estate <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
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Address	Address
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City	State	Zip	How Long
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Social Security #	Date of Birth	Phone Number
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Are you other than a U.S. citizen or permanent alien? <input type="checkbox"/> Yes (explain below) <input type="checkbox"/> No	Are you other than a U.S. citizen or permanent alien? <input type="checkbox"/> Yes (explain below) <input type="checkbox"/> No
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Email Address	Email Address
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<input type="checkbox"/> Own Mortgage/Rent Payment Mortgage Holder or Landlord <input type="checkbox"/> Rent	<input type="checkbox"/> Own Mortgage/Rent Payment Mortgage Holder or Landlord <input type="checkbox"/> Rent
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Employer Name/If Self Employed Name of Business	How Long Employed
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Employer Address	Employer Address
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City	State	Zip	How Long
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Annual Salary	Position	Business Phone
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Previous Employer Name (if less than 3 years as current employment)	Previous Employer Name (if less than 3 years as current employment)
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Address	Address
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Position	How Long Employed
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Name of Nearest Relative Not Living With You	Name of Nearest Relative Not Living With You
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Address	Address
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Phone	Relationship
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Phone	Relationship
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Other Income: List all other sources of income e.g. p/t work, social security, dividends, etc. (NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as basis for repaying this obligation.) If you wish to rely on other income, you must provide us with the name, address, and phone number of the person(s) who will be making payments to you in the "Provider" section below. Use an additional page if needed.

Applicant Other Income	Source
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Applicant Other Income	Source
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Provider	Provider
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If my loan is granted, please charge the monthly payment of this obligation to my BSSB
 () checking account () statement savings account ACCOUNT #: _____

NOTICE – APPRAISAL COPY: You have the right to a copy of the appraisal report used in connection with your application for credit. If you want a copy, please write to us at the mailing address we have provided. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or when you withdraw your application. In your letter, give us the following information: loan or application number (if known), date of application, name(s), property address and current mailing address.

Applies to Home Equity Loans Only - The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "race". The law provides that a lender may not discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information	CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

AUTHORIZATION

I/WE AUTHORIZE the Lender to make whatever credit inquiries it deems necessary in connection with this credit application or in the course of review of collection of any credit extended in reliance on the application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the lender any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended. All information set forth in this application is declared to be a true representation of facts for the purpose of obtaining the credit requested. Any willful misrepresentation on this application could result in criminal action. I/WE understand that the original or a copy of this application will be retained by you, even if the loan is not granted.

Applicant's Signature _____ Date _____	Co-Applicant's Signature _____ Date _____
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HOW DID YOU HEAR ABOUT US?	FOR LENDER'S USE ONLY
ORIGINATION TRACKING: <input type="checkbox"/> DIRECT MAIL <input type="checkbox"/> CUSTOMER REFERRAL <input type="checkbox"/> TELEMARKETING <input type="checkbox"/> WALK-IN <input type="checkbox"/> EMPLOYEE REFERRAL <input type="checkbox"/> STATEMENT STUFFER <input type="checkbox"/> LOBBY SIGN <input type="checkbox"/> NEWSPAPER (Name) _____ <input type="checkbox"/> OTHER _____	HOW WAS APPLICATION RECEIVED: <input type="checkbox"/> BY MAIL <input type="checkbox"/> IN PERSON <input type="checkbox"/> TELEPHONE <input type="checkbox"/> FACSIMILE ACCEPTED BY: _____ BANK REPRESENTATIVE'S NAME BRANCH LOCATION: _____

Office Locations

- | | | | |
|---|---|--|--|
| <u>Corporate Headquarters</u>
25 Orient Way
Rutherford, NJ 07070
201-939-5000 | <u>Hillsdale</u>
440 Hillsdale Avenue
Hillsdale, NJ 07642
201-666-6711 | <u>Montclair</u>
122 Watchung Avenue
Upper Montclair, NJ 07043
973-233-1005 | <u>Rochelle Park</u>
250 West Passaic Street
Rochelle Park, NJ 07662
201-843-7005 |
| <u>Clifton</u>
Clifton Commons Shop. Cntr.
102 Kingsland Road
Clifton, NJ 07014
973-365-6000 | <u>Lake Hiawatha</u>
66 North Beverwyck Road
Lake Hiawatha, NJ 07034
973-257-8882 | <u>Montville</u>
448 Main Road
Towaco, NJ 07082
973-588-9300 | <u>Rutherford</u>
25 Orient Way
Rutherford, NJ 07070
201-939-6600 |
| <u>Florham Park</u>
209 Ridgedale Avenue
Florham Park, NJ 07932
973-301-1940 | <u>Lincoln Park</u>
60 Beaverbrook Road
Lincoln Park, NJ 07035
973-696-7100 | <u>Ridgewood</u>
1124 East Ridgewood Avenue
Ridgewood, NJ 07450
201-445-4000 | 280 Union Avenue
Rutherford, NJ 07070
201-933-4140 |
| <u>Glen Rock</u>
217 Rock Road
Glen Rock, NJ 07452
201-445-4008 | <u>Lyndhurst</u>
753 Ridge Road
Lyndhurst, NJ 07071
201-939-5550 | 55 North Broad Street
Ridgewood, NJ 07450
201-445-4002 | <u>Wyckoff</u>
Boulder Run Shop. Cntr.
319 Franklin Avenue
Wyckoff, NJ 07481
201-891-2400 |
| <u>Glen Ridge</u>
222 Ridgewood Avenue
Glen Ridge, NJ 07028
973-387-8288 | <u>Mahwah</u>
6 East Ramapo Avenue
Mahwah, NJ 07430
201-512-9300 | 531 North Maple Avenue
Ridgewood, NJ 07450
201-445-7887 | |

“Come Home to Better Banking”



Privacy Policy

At Boiling Springs Savings Bank we are committed to servicing the needs of our customers and we want you to understand how we protect your privacy when we collect and use information about you and how we safeguard that information.

FACTS WHAT DOES BOILING SPRINGS SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Boiling Springs Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BSSB share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call (201)939-5000 or go to www.bssbank.com.

What we do

How does Boiling Springs Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Boiling Springs Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Boiling Springs Savings Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Boiling Springs Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Boiling Springs Savings Bank doesn't jointly market.</i>