

A Message from the President

A community bank such as ours has unique opportunities to work closely with local businesses and citizens. At times, we make decisions that affect people's lives in a big way. For example, we recently assisted a third-generation, family-owned business. This establishment was a landmark in the community, and enjoyed a thriving business for over 50 years. A decision by the property owner to convert the building to other uses required the proprietor to relocate. Just days before moving, however, his deal fell through. That's when he called Belmont Savings Bank.



Our lending team rolled up their sleeves and went right to work. Within a matter of days, we were able to help the company find a new location in the same community. We structured financing so remodeling could begin at once and quickly arranged permanent financing. Business was able to continue with minimal disruption. Today, the proprietor is the proud owner of his first commercial property. We went above and beyond the call of duty to make it all happen – and to make it happen on a timetable that worked for our customer.

I'm proud of that story. I think it demonstrates what a community bank is all about: initiative, creativity, and people acting as a team to reach a common goal. A bank's human capital is its most valuable asset; everything depends on the quality of our people. For more than 122 years, Belmont Savings Bank has been fortunate to have attracted and retained professionals with the knowledge and determination to articulate problems and seek their solutions.

Just as our customer did, this Bank experienced challenges this past year. We faced a difficult financial environment which had a negative impact on earnings. In addition, our deposit pricing was affected by highly competitive conditions in the financial industry. Despite these negative factors, we closed the year with modest increases in total assets, deposits, and surplus.

Our balance sheet remains strong with a low delinquency rate and no non-performing loans. I am pleased to report that at year-end our surplus was \$41.6 million, well above required minimums.

Our seasoned staff found innovative ways to respond to the needs of our customers in 2006. We originated more than \$38 million in new commercial loans. We added a new commercial lender to our staff who has assisted us in expanding our lending program and pursuing new opportunities in new markets. For the first time, Belmont Savings is

offering corporate and industrial loans(C&I). Our goal is to increase our commercial loan portfolio over the next three years to approximately 25% of total loans.

Of course, residential mortgages continue to account for a large portion of our total loan portfolio. Even though the cyclical housing market was in a downturn in 2006, we continue to be an active provider of residential mortgages. Our residential portfolio at year end was \$276 million. The Bank originated approximately \$70 million in residential mortgages during the year, of which approximately \$7.9 million came from home equity lines.

One of our newest products is the reverse mortgage loan, which enables qualified homeowners age 62 or older to remain in their homes and have access to the equity they have built over the years. By offering an array of competitive mortgage products, backed by thoughtful and responsive customer service, we expect to be well positioned as the housing market recovers.

Attracting new customers takes hard work; retaining them, cultivating relationships, and making them lifelong customers is as important as bringing them in. Our retail banking services are designed to foster these relationships and build our business over the long term. Our professional staff is dedicated to a common

purpose – providing superior personalized service that builds customer satisfaction and confidence.

We offer a broad range of services such as checking accounts, telephone and online banking, and VISA® check cards, as well as a myriad of products designed to serve all banking needs. In 2006, we introduced an enhanced version of our Checking Plus Account, which attracted more than 100 new customers. Our Premium Savings Account, introduced in September, has become a popular choice as well.

A new program extending overdraft privileges is helping customers manage their checking accounts more effectively. In our first full year of offering Savings Bank Life Insurance (SBLI®), we have become one of the top selling banks in Massachusetts. BSB Online Banking was upgraded during the year with an easier-to-use website design, adding new features and providing stringent new security measures, such as “multi-factor authentication” to prevent fraud and further safeguard customer information.

As a community bank, we realize that we have a responsibility to assist our neighboring cities and towns with the complex challenges they face in today’s society. We take this responsibility very seriously. We all share a commitment to the wellbeing of the citizens who live in the communities we serve, and we demonstrate this commitment by our actions. Our staff generously donates their time to local charities, schools, and community groups. In 2006, the Bank contributed over \$64,000 to assist over 100 organizations.

Last April, Robert J. Morrissey was elected Chairman of the Board of Trustees. In this vital role, he has provided superb leadership to the Board of Trustees. This past year we welcomed three new Trustees: John A. Borelli, John P. Driscoll, and John W. Gahan, III. Their cooperative efforts and thoughtful counsel throughout the year have been greatly appreciated.

Two Trustees who have brought great insight and initiative to some of our challenges and opportunities are scheduled to retire in 2007. Audit Committee member Henry L. Hall, Jr. and Clerk of the Corporation

Raymond F. Shea have served the Bank in a number of capacities over the years. I want to express the gratitude of the Belmont Savings Bank community to them for their vision, their leadership, and their service, and wish each of them a happy and rewarding retirement.

We will be charting a sound and ambitious forward course in 2007. Each of us will be involved in a cooperative effort to improve earnings, realize financial and operational efficiency, and renew our commitment to remain focused on finding creative ways to meet the expanding banking needs of individuals, families, and local businesses. Attention to these issues in the coming weeks and months is essential. Significant steps have been taken with respect to realizing these goals, and I am hopeful that the substantial efforts of our Board of Trustees and management team will permit continued progress in these vital areas. We look ahead with confidence in the ability and capacity of our trustees, senior management, and staff to embrace a future full of possibility and opportunity.

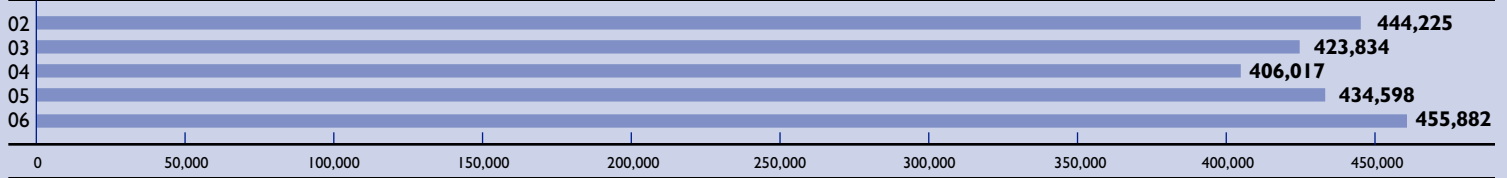
In closing, I want to thank each of our exceptionally talented employees for their dedication. To each of our customers, I want to let you know how much we appreciate and value your business and continued trust.

Sincerely,

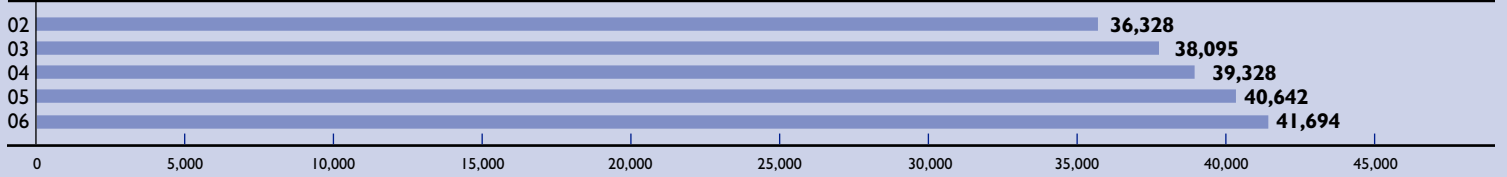
W. Ronald Rossi
President and Chief Executive Officer

Financial Highlights

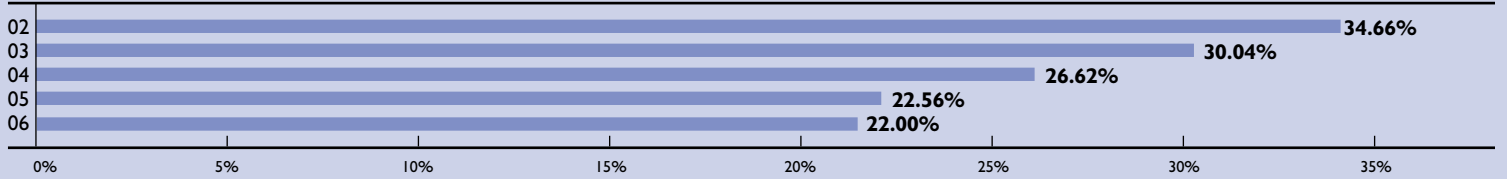
Assets (Thousands)



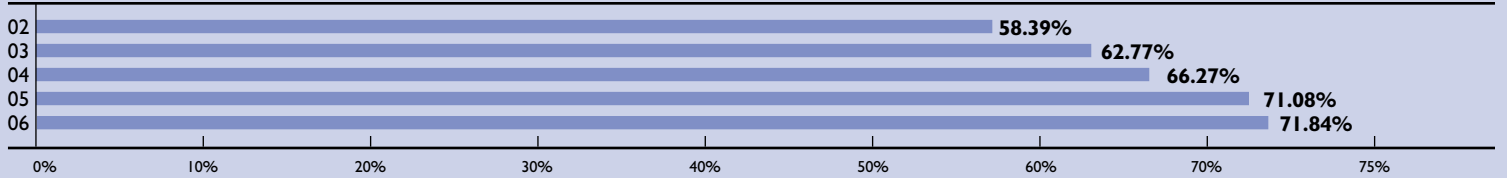
Surplus (Thousands)



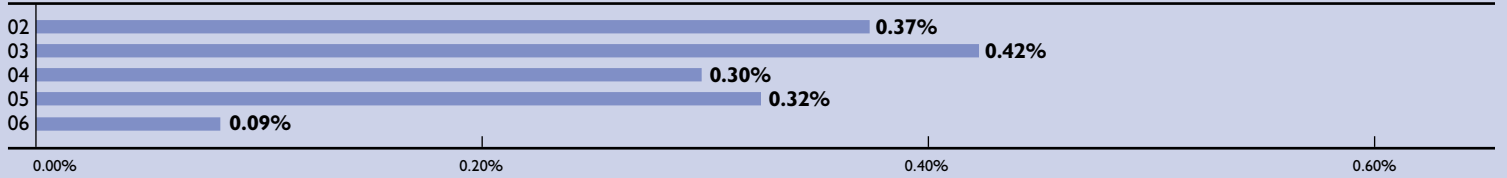
Investment to Assets (Percents)



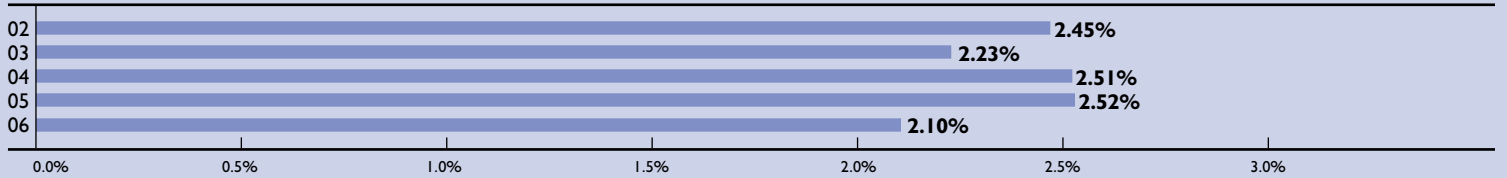
Loan to Assets (Percents)



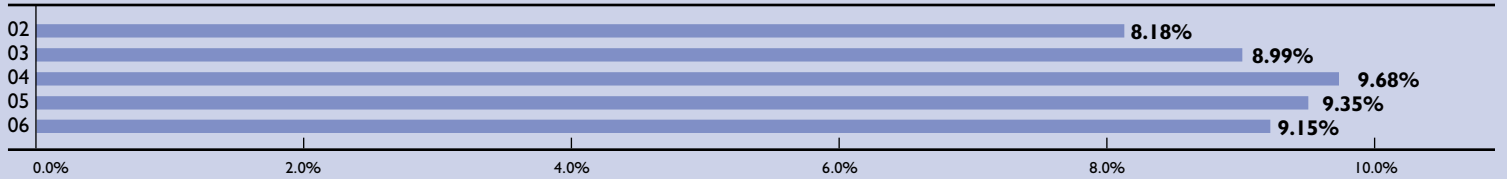
Return on Assets (Percents)



Net Interest Margin (Percents)



Surplus to Assets (Percents)



Comparative Statement of Condition*

	December 31, 2006		December 31, 2005		Percent Change
	Balance	Percent	Balance	Percent	
ASSETS					
Cash & Due From Banks	\$ 8,412	1.85%	\$ 10,707	2.46%	-21.43%
Overnight Deposits	2,508	0.55%	0	0.00%	0.00%
Total Cash	10,920	2.40%	10,707	2.46%	1.99%
U.S. Government Obligations	251	0.06%	252	0.06%	-0.40%
Federal Agency Obligations	54,894	12.04%	49,853	11.47%	10.11%
Corporate Obligations	36,493	8.00%	43,453	10.00%	-16.02%
Money Market Funds	3,319	0.73%	132	0.03%	2414.39%
Equities	5,355	1.17%	4,361	1.00%	22.79%
Unrealized Gain/Loss (FASB 115)	0	0.00%	(6)	0.00%	0.00%
Total Securities	100,312	22.00%	98,045	22.56%	2.31%
1-4 Family Residential Mortgages	251,666	55.20%	258,893	59.57%	-2.79%
Equity Loans	13,427	2.94%	7,404	1.70%	81.35%
Construction Loans	10,667	2.34%	7,899	1.82%	35.04%
Multi-Family Residential Mortgages	448	0.10%	485	0.11%	-7.63%
Non-Residential Mortgages	45,161	9.91%	28,410	6.54%	58.96%
Reserve For Mortgage Loan Losses	(1,203)	-0.26%	(971)	-0.22%	-23.89%
Total Mortgage Loans	320,166	70.23%	302,120	69.52%	5.97%
Commercial Loans	6,538	1.43%	6,026	1.39%	8.50%
Consumer Secured Loans	484	0.11%	516	0.12%	-6.20%
Consumer Unsecured Loans	445	0.10%	353	0.08%	26.06%
Reserve For Other Loan Losses	(117)	-0.03%	(136)	-0.03%	13.97%
Total Other Loans	7,350	1.61%	6,759	1.56%	8.74%
Total Loans	327,516	71.84%	308,879	71.08%	6.03%
Bank Premises and Equipment	2,115	0.47%	2,293	0.53%	-7.76%
Accrued Interest	2,014	0.44%	2,037	0.47%	-1.13%
Cash Value Life Insurance	12,403	2.72%	11,790	2.71%	5.20%
Other Assets	602	0.13%	847	0.19%	-28.93%
Total Other Assets	17,134	3.76%	16,967	3.90%	0.98%
Total Assets	\$455,882	100.00%	\$434,598	100.00%	4.90%
LIABILITIES & SURPLUS					
Regular Savings Deposits	\$35,958	7.89%	\$46,961	10.81%	-23.43%
Treasury Savings	63,489	13.92%	28,995	6.67%	118.97%
Premium Savings	4,243	0.93%	0	0.00%	0.00%
Term Deposit Certificates	138,763	30.44%	145,246	33.42%	-4.46%
Money Market Deposits	17,045	3.74%	24,926	5.74%	-31.62%
NOW Deposits	34,791	7.63%	46,305	10.65%	-24.87%
IOLTA NOW Deposits	7,315	1.61%	4,404	1.01%	66.10%
Lifeline Checking Deposits	5,027	1.10%	5,372	1.24%	-6.42%
Commercial DDA Deposits	7,567	1.66%	7,506	1.73%	0.81%
Attorney Conveyance Accounts	8	0.00%	6	0.00%	33.33%
Total Deposits	314,206	68.92%	309,721	71.27%	1.45%
Borrowings	91,267	20.02%	74,000	17.03%	23.33%
Expense Reserves	3,135	0.69%	3,671	0.84%	-14.60%
Interest Payable	771	0.17%	590	0.14%	30.68%
Customer Repurchase Agreements	4,139	0.91%	5,176	1.19%	-20.03%
Other Liabilities	670	0.14%	798	0.18%	-16.04%
Total Other Liabilities	99,982	21.93%	84,235	19.38%	18.69%
Unrealized Gain/Loss (FASB 115)	0	0.00%	(4)	0.00%	0.00%
Undivided Profits	41,694	9.15%	40,646	9.35%	2.58%
Total Surplus	41,694	9.15%	40,642	9.35%	2.59%
Total Liabilities & Surplus	\$455,882	100.00%	\$434,598	100.00%	4.90%

*Amounts in Thousands of Dollars

Comparative Statement of Profit and Loss*

	Fiscal Year Ending		Fiscal Year Ending		Percent Change
	2006		2005		
	Balance	Percent	Balance	Percent	
INTEREST INCOME					
Income on Securities	4,369	0.96%	3,980	0.97%	9.77%
Income on Other Investments	543	0.12%	380	0.09%	42.89%
Income on Loans	17,753	3.92%	14,332	3.49%	23.87%
Income on Earning Assets	22,665	5.00%	18,692	4.55%	21.26%
Interest Expense	13,151	2.90%	8,330	2.03%	57.88%
Net Interest Margin	9,514	2.10%	10,362	2.52%	-8.18%
OTHER INCOME					
Loan Servicing Fees	0	0.00%	(15)	0.00%	0.00%
Other Service Fees	491	0.11%	443	0.11%	10.84%
Miscellaneous Income	28	0.00%	194	0.04%	-85.57%
Cash Value Life Insurance	414	0.09%	437	0.11%	-5.26%
Total Other Income	933	0.21%	1,059	0.26%	-11.90%
TOTAL INCOME BEFORE EXPENSES	10,447	2.31%	11,421	2.78%	-8.53%
OPERATING EXPENSES					
Personnel Expenses	6,244	1.38%	5,725	1.40%	9.07%
Occupancy Expenses	803	0.18%	786	0.19%	2.16%
Equipment Expenses	336	0.07%	325	0.08%	3.38%
Deposit Insurance Assessment	59	0.01%	59	0.01%	0.00%
Data Processing Expenses	532	0.12%	642	0.16%	-17.13%
Other Operating Expenses	2,060	0.46%	2,012	0.49%	2.39%
TOTAL OPERATING EXPENSES	10,034	2.22%	9,549	2.33%	5.08%
NET OPERATING INCOME	413	0.09%	1,872	0.45%	-77.94%
Provision for Loan Losses	221	0.05%	207	0.05%	6.76%
Provision for Profit Sharing	8	0.00%	177	0.04%	-95.48%
Income before Taxes	184	0.04%	1,488	0.36%	-87.63%
Provision for Income Taxes	(137)	-0.03%	367	0.09%	-137.33%
Income after Taxes	321	0.07%	1,121	0.27%	-71.36%
Gain (Loss) on Sale of Securities	0	0.00%	(2)	0.00%	0.00%
Gain (Loss) on Sale of Loans	130	0.03%	314	0.08%	-58.60%
Tax Effect	(48)	-0.01%	(116)	-0.03%	58.62%
Net Gain (Loss)	82	0.02%	196	0.05%	-58.16%
NET ADDITION TO SURPLUS	\$ 403	0.09%	\$ 1,317	0.32%	-69.40%
AVERAGE TOTAL ASSETS		\$ 452,741		\$ 410,629	

*Amounts in Thousands of Dollars

Mortgage Activity*

(January 1, 2006 - December 31, 2006)

January 1, 2006 -	2,076	Mortgages Totaling		\$ 302,120
Plus -	125	Mortgages Originated	62,241	
	21	Mortgages Purchased	15,150	
	78	Homelines Originated	7,889	
		Advances to Existing Homelines	<u>14,443</u>	
		Total Mortgages Originated/Purchased		99,723
Less -	178	Mortgages Paid in Full	(29,182)	
		Amortization	(35,822)	
	49	Mortgages Sold	(17,582)	
		Total Mortgages Paid/Sold		(82,586)
Plus/Less		Reserve for Mortgage Losses	232	
		Unamortized Net Deferred Fees	(81)	
		Real Estate Loans Pending	(1,110)	
		Due on Uncompleted Loans	(1,683)	
		Mortgages Purchased at Discount	(117)	
		Loan Valuation Allowance	70	
		Loans Sold with Recourse	5,951	
		Participation Sold	(2,353)	
		Net Adjustments		<u>909</u>
December 31, 2006 -	2,143	Mortgages Totaling		\$ 320,166
December 31, 2006 -	443	Loans Sold/Serviced for Others		\$ 68,364
	16	Mortgages Totaling		\$ 9,517
		Loans Sold with Recourse-Mutual Federal		

Breakdown of Mortgage Portfolio*

December 31, 2006

Conventional Residential				
Fixed -		Total Serviced by Us	51,924	
		Serviced by Others	<u>5,056</u>	
		Total Fixed Portfolio		56,980
ARM -		Total Serviced by Us	180,292	
		Serviced by Others	2,034	
		Sold Loans Serviced by Us	<u>9,517</u>	
		Total ARM Portfolio		<u>191,843</u>
		Total Conventional Mortgages		\$ 248,823
Construction Serviced by Us				10,685
Construction Participations				2,451
Non-Residential/Multi-Family		Total Serviced by Us	47,961	
		Participation Sold	(2,353)	
		Total Non-Res/Multi-Fam Portfolio		45,608
Reverse Annuity Mortgages				465
Government – FHA/VA				5
Homelines				13,427
Adjustments -		Real Estate Loans Pending	2,081	
		Reserve for Mortgage Losses	(1,203)	
		Due on Uncompleted Loans	(2,470)	
		Mortgages Purchased at Discount	109	
		Unamortized Net Deferred Fees	255	
		Loan Valuation Allowance	(70)	
		Net Adjustments		(1,298)
Total Loans				\$ 320,166

*Amounts in Thousands of Dollars

Belmont Savings Bank Securities*

December 31, 2006

	BOOK VALUE	MARKET VALUE	PROFIT (LOSS)	INVESTMENT AS % OF TOTAL PORTFOLIO
U.S. Government Notes	\$ 251	\$ 249	(\$2)	0.52%
Federal Agency Obligations	19,588	19,406	(182)	40.65%
Collateral MTG. Obligations	12,400	12,084	(316)	25.73%
Corporate Obligations	7,303	7,175	(128)	15.16%
TOTAL DEBT SECURITIES	39,542	38,914	(628)	82.06%
Equities/Money Market Funds	8,646	8,646	0	17.94%
TOTAL SECURITIES	\$ 48,188	\$ 47,560	(\$628)	100.00%

Maturity Distribution

	0 - 1 Year	1 - 3 Years	3 - 5 Years	5 - 10 Years	> 10 Years
U.S. Government Notes	\$251	\$0	\$0	\$0	\$0
Federal Agency Obligations	7,987	4,601	5,500	1,500	0
Collateral MTG. Obligations	0	894	343	9,792	1,371
Corporate Obligations	2,759	125	4,419	0	0
TOTAL DEBT SECURITIES	\$ 10,997	\$ 5,620	\$ 10,262	\$ 11,292	\$ 1,371
% of Total Portfolio	27.81%	14.21%	25.95%	28.56%	3.47%

BSB Investment Corporation Securities

December 31, 2006

	BOOK VALUE	MARKET VALUE	PROFIT (LOSS)	INVESTMENT AS A % OF TOTAL PORTFOLIO
U.S. Government Notes	\$0	\$0	\$0	0.00%
Federal Agency Obligations	22,050	21,888	(162)	42.30%
Collateral MTG. Obligations	856	856	0	1.64%
Corporate Obligations	29,190	28,677	(513)	56.00%
TOTAL DEBT SECURITIES	52,096	51,421	(675)	99.94%
Equities/Money Market Funds	29	29	0	0.06%
TOTAL SECURITIES	\$ 52,125	\$ 51,450	(\$675)	100.00%

Maturity Distribution

	0 - 1 Year	1 - 3 Years	3 - 5 Years	5 - 10 Years	> 10 Years
U.S. Government Notes	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Agency Obligations	11,725	4,258	6,067	0	0
Collateral MTG. Obligations	0	0	321	0	\$ 535
Corporate Obligations	10,073	8,142	10,975	0	0
TOTAL DEBT SECURITIES	\$ 21,798	\$ 12,400	\$ 17,363	\$ 0	\$ 535
% of Total Portfolio	41.84%	23.80%	33.33%	0.00%	1.03%

*Amounts in Thousands of Dollars

Trustees*



Robert J. Morrissey

Robert J. Morrissey Chairman of the Board of Trustees 1990

S. Warren Farrell	1987	Henry L. Hall, Jr.	1997
John A. Greene	1990	John A. Whittemore	1998
W. Ronald Rossi	1990	Richard J. Fougere	2004
Raymond F. Shea	1991	John P. Driscoll, Jr.	2006
Gerald J. McCarthy	1993	John A. Borelli	2006
Julie R. Perkins	1994	John W. Gahan, III	2006
Patricia W. Hawkins	1995		

Honorary Trustees*

William W. Arbuckle	1988	Clark Kendall	1996
Richard O. Howe	1990	Madeline Chin Wong	2003
George M. Olive, Jr.	1990	Richard B. Betts	2004
Raymond H. Fougere	1993	John J. Martin, Jr.	2005
Paul R. Winters, Sr.	1993	Vernon C. Wynott, Jr.	2006
Vlasios Georgian	1994	Angelo A. Borelli	2006
Ann Cresine Wilson	1994		

Members of the Corporation*

W. Ronald Rossi	1974	John A. Borelli	1992
S. Warren Farrell	1976	Patricia W. Hawkins	1992
Robert J. Morrissey	1976	Dickran Keosaian	1992
David L. Taylor	1976	Alexander E. Corbett, III	1993
Pat C. Tryon	1978	Henry McFarlan Ogilby	1993
Julie Perkins	1978	Sinclair Weeks, II	1993
Robert Forrester	1980	John R. Wynott	1993
Gerald J. McCarthy	1980	John A. Citrano	1994
Raymond F. Shea	1980	William D. Chin	1995
John A. Greene	1981	Edward J. King	1996
Thomas J. Horack	1981	John E. Murphy	1996
Reginald H. Howe	1983	Gerard L. Natoli	1996
Frederic W. Corwin, Jr.	1989	John A. Whittemore	1996
James H. Staton	1989	Keith A. Andre	2002
Phillips E. Wilson, Jr.	1989	John P. Driscoll	2002
Robert M. Eisendrath, M.D.	1990	Richard J. Fougere	2004
Paul R. Winters, Jr.	1990	Robert Kaplan	2004
M. Patricia Brusch	1991	Timothy F. Allen	2004
John W. Gahan, III	1991	Robert F. Morrissey	2005
Henry L. Hall, Jr.	1991	William W. Tomford, M.D.	2005
William F. Hofmann, III	1991		

*In order of election

Corporate Officers



Left to Right: John A. Citrano,
Keith A. Andre, W. Ronald Rossi,
Gerald J. McCarthy.

Executive Officers

President & Chief Executive Officer
Senior Vice President/Chief Operating Officer
Senior Vice President/Chief Lending Officer
Senior Vice President/Chief Financial Officer/Treasurer

W. Ronald Rossi
Gerald J. McCarthy
Keith A. Andre
John A. Citrano

Officers

Vice President/Commercial Lending
Vice President/Director of Marketing
Vice President/Loan Operations
Vice President/Branch Administration
Vice President/Information Systems
Vice President/Sales Manager
Assistant Vice President/Commercial Lender
Assistant Vice President/Branch Manager
Assistant Vice President/Compliance Officer
Assistant Vice President/Human Resources
Assistant Vice President/Security
Assistant Vice President/DDA EFT
Assistant Treasurer/Branch Manager
Assistant Treasurer/Branch Manager
Assistant Treasurer/Branch Manager

Brian M. Bagley
George A. Bargamian
Maria C. Costa
Michael A. DeMarco
Michael W. Harrington
Kent S. Kissinger
Glenn Davis
Mary C. Greene
Patrick Normile
Robert J. Pelham
Susan D. Rizzo
Jan M. Viglirolo
Maria A. Aleo
Mary Comerford
Harwood E. Soul, Jr.

Auditor

Stephen R. Perkins

Board of Investment

John P. Driscoll, Jr.
S. Warren Farrell
Robert J. Morrissey

W. Ronald Rossi
John A. Whittemore

Clerk of Corporation

Raymond F. Shea

Audit Committee

Henry L. Hall, Jr.
Richard J. Fougere

C.R.A. Committee

Michael A. DeMarco
Keith A. Andre

John W. Gahan, III

John A. Greene
Gerald J. McCarthy

BSB Investment Corporation

Directors

Henry L. Hall, Jr.
Robert J. Morrissey
S. Warren Farrell

President

W. Ronald Rossi

Treasurer/Clerk

John A. Citrano
Senior Vice President
Gerald J. McCarthy

Auditing Firm

Shatswell & MacLeod

Hours & Locations

Main Office

2 Leonard Street, Belmont Center
Belmont, MA 02478, Tel: 617-484-6700

LOBBY

Monday – Thursday	9:00 a.m. – 4:00 p.m.
Friday	9:00 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 12:30 p.m.

DRIVE-UP WINDOW

Monday – Thursday	8:30 a.m. – 4:00 p.m.
Friday	8:30 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 12:30 p.m.

78 Trapelo Road, Cushing Square
Belmont, MA 02478, Tel: 617-489-6714

LOBBY

Monday – Thursday	9:00 a.m. – 4:00 p.m.
Friday	9:00 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 12:30 p.m.

277 Trapelo Road, Belmont, MA 02478
Tel: 617-489-6722

LOBBY

Monday – Wednesday	9:00 a.m. – 4:00 p.m.
Thursday – Friday	9:00 a.m. – 5:00 p.m.
Saturday	9:30 a.m. – 1:00 p.m.

DRIVE-UP WINDOW

Monday – Wednesday	8:30 a.m. – 4:00 p.m.
Thursday – Friday	8:30 a.m. – 5:00 p.m.
Saturday	9:30 a.m. – 1:00 p.m.

53 Mount Auburn Street, Watertown Square
Watertown, MA 02472
Tel: 617-926-1325

LOBBY

Monday – Thursday	8:30 a.m. – 4:00 p.m.
Friday	8:30 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 12:30 p.m.

ATM LOCATIONS

In Belmont

- 2 Leonard Street, Belmont Center
- 78 Trapelo Road, Cushing Square
- 277 Trapelo Road (Drive-up ATM)

In Waltham

- 355 Waverly Oaks Road

In Watertown

- 550 Arsenal Street, Watertown Mall
- 53 Mount Auburn Street, Watertown Square

Safe Deposit Boxes Available at Belmont Center and
Cushing Square.

Products & Services

- 24 Hour ATM Service
- Access Plus Accounts
- Auto Loans
- Automatic Transfers
- Bank-By-Mail
- Bank Checks
- Basic Checking
- Business Checking Accounts
- Business/Commercial Loans
- Business Investment Accounts
- Certificates of Deposits
- Checking Plus
- Club Accounts
- Commercial Real Estate Loans
- Construction Loans
- Debit Cards
- Direct Deposit
- Drive-up Banking
- First Mortgage Loans
- Home Equity Loans
- Home Improvement Loans
- IOLTA Accounts
- Lifeline Checking Accounts
- Lifeline Savings Accounts
- MasterCard® and VISA®
- Medallion Signature Guarantee Service
- Money Market Deposit Accounts
- Money Orders
- Night Deposit Service
- Notary Service
- NOW Accounts
- Online Banking/Bill Pay
- Overdraft Protection
- Parent Plus Loans
- Passbook Loans
- Platinum Checking
- Premium Rate Savings
- Retirement Accounts
- Reverse Annuity Mortgage Loans
- Safe Deposit Boxes
- Savings Accounts
- Savings Bank Life Insurance
- Second Mortgage Loans
- Senior Checking
- Student (Stafford) Loans
- Telephone Banking
- Travelers Checks
- United States Savings Bonds
- Unsecured Personal Loans
- Wire Transfer Services

BELMONT
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