

Experience
the Service.
Multiply
the Good.



 **RIDGEMOOD
SAVINGS BANK**
multiply the good

Welcome to Ridgewood Savings Bank.

We believe that banking is about helping people live better, supporting their dreams and making a positive impact on each other and the communities we share. It's all summed up in our motto: *Multiply the Good*.

As a premier local bank that has served our communities for more than 100 years, we strive to live out this promise every day. We do this by offering quality financial services for every stage of your life, along with an outstanding customer experience and all the conveniences you need.

Our commitment to delivering quality financial solutions plus personalized services has earned the loyalty of our customers and numerous industry awards. In 2022, Ridgewood was named a Top Regional Bank in the nation by Bankrate and one of America's Best-in-State Banks by Forbes.

Whether you want to simplify your banking, build your savings, finance a purchase or plan for the future, we have your solution. You can learn more about our products and services in this guide. If you have any questions, just reach out.

Thanks for the opportunity to serve you. It's a privilege to help *Multiply the Good* in your life.



A handwritten signature in blue ink that reads "Leonard Stekol".

Leonard Stekol
Chairman, President & CEO

More for Your Life.

As a mutual savings bank, we're focused on what's best for our customers. Expect more value, personalized service and the dependability of a local bank that's been trusted for generations. Here, you can count on:

Total Convenience

Manage your money anytime, day or night, with online banking, our highly rated mobile app and automated telephone banking. Heading out of town? Access your account surcharge-free at 90,000 ATMs worldwide.

Local Service

Prefer to bank in person? We're close to home with local branches across New York City, Long Island and Westchester.

All the Right Solutions

Tell us your goals. We have the products, services and know-how to help you achieve them. As a full-service financial partner, we offer a complete lineup of personal banking, business banking, lending and financial planning services.

Better Rates and Fewer Fees

Earn more with your savings and pay less for your loan. It's that simple.

Community Focus

We give back to our communities year-round through volunteering, charitable giving and financial education and by putting your deposit dollars to work in the community through local lending.



We're With You All the Way.

Needs and goals change over time. Whether you're just starting out or enjoying your retirement, we're here to help support you by providing financial solutions and guidance for every stage of your life.

Starting Strong

If you're just starting out, we'll help you manage your money with confidence. We have flexible accounts and digital tools that are perfect for college students and young people on the go. We'll also help you build a strong financial foundation with free online education and tools for building credit.



First Steps

Setting up your child for a bright financial future has never been easier. We provide youth savings accounts, student checking accounts and school banking programs to help kids learn the financial skills that will serve them throughout their lives.





Growing and Thriving

Buying a house, raising a family, starting a business... Exciting opportunities often come with many financial questions. We'll help you find answers, along with the right solutions to prepare for future milestones like becoming a homeowner, sending your kids to college and saving for retirement.

Enjoying What You've Built

You've worked hard to create a great retirement. We'll help you make the most of your golden years with easy ways to bank along with personalized planning and investment solutions that are tailored to your goals for building wealth, protecting your family and building your legacy.

Offering a wide array of consumer, business, lending and investment products.



ridgewoodbank.com

Make the Most of Each Day.

No matter how you like to bank or where you are in life, we have a benefit-packed checking account that's just right for you.



Premier Checking

Get the most out of your banking with premier benefits like competitive tiered interest rates, EZShield® ID Protection Plus and much more.



Ridgewood Good Checking

Enjoy everyday convenience and lots of perks. This flexible account makes it simple to avoid a monthly fee.



Free Green Checking

Get total control, with zero monthly fees. Our paperless payment account is perfect for those who do most of their banking digitally.



Student Advantage*

Simplify your finances in school with a free account that offers special features for students ages 14–23.



Ridgewood BankOn Checking

Discover our newest checking option: a low-fee and affordable account with no overdraft fees and all the tools you need to manage your money.



Compare checking accounts.

* A parent or legal guardian will be required to be the secondary joint owner on the account for students ages 14 to 17.

All Ridgewood checking accounts include:

A Ridgewood Debit Mastercard®

Our convenient debit card provides quick, contactless purchases in stores along with account access at 90,000 surcharge-free ATMs worldwide.

Two Free Rewards Programs

Get more out of every purchase with two free debit card rewards programs:

uChoose Rewards® – Earn points toward a vast selection of rewards, including cash back and gift cards.

Purchase Rewards – Turn everyday purchases into cash. Cash back on qualifying purchases gets deposited right into your Ridgewood account.

Multiply the Change

Set your savings to autopilot. Enroll in this service and we'll round up every debit card purchase to the next dollar and automatically deposit the difference in your savings account.

Direct Deposit

Get paid without delay. Sign up for direct deposit to have your money sent directly to your account, so you can skip a trip to the bank.

Overdraft Protection Services

An accidental overdraft shouldn't be a big deal. We offer a variety of easy ways to help protect your account.

Identity Protection

Taking steps to fight identity theft has never been more important. We take ID security seriously and have partnered with EZShield® to provide award-winning protection.

- FREE ID Restoration available to all Ridgewood checking customers – and just a phone call away
- 24/7 live support from Certified Resolution Specialists



Let's Save Up.

Whether you're saving for a rainy day, a big vacation or the down payment on your first home, we'll keep your money safe, sound and steadily growing. Earn more with our competitive interest rates and rest easy knowing that your funds are federally insured (up to FDIC limits).



Statement Savings

Get convenient access to your money while earning a great rate.



Smart Move Online Savings

Our online-only savings option makes it easy to manage your money digitally while earning a competitive rate.



Money Market Account

Our tiered PowerFlex Money Market Account offers you higher rates for higher balances along with convenient access to your funds.



Youth Savings Accounts

Help your child or grandchild learn to manage money while earning a special high interest rate just for them.



Want to Keep It Simple?

If you prefer the comfort and convenience of banking in person, go for our **Passbook Savings** account. This traditional option limits withdrawals to in-branch transactions, which helps encourage saving. To keep your balance growing, you can set up automatic transfers from another Ridgewood account.

Keep Your Savings on Track

These options make it easy to save for next year's plans – or your next chapter.

Certificates of Deposit

Maximize your earnings while minimizing risk, with terms ranging from 90 days to 84 months. By setting aside your money in a CD for a specific length of time, you have a great way to avoid stock market volatility while enjoying a guaranteed rate of return for the whole term.

Individual Retirement Accounts^{1,2}

We'll help you build a better retirement. Give your savings a boost without market risk and with the tax-deferred growth of an IRA. Choose from a wide selection of FDIC-insured IRA CDs and start earning a highly competitive, guaranteed rate for the whole term. Or choose our IRA Super Saver Account for more flexibility.

Vacation and Holiday Club Savings

It's easy to save for your special plans. On a set schedule (weekly, biweekly, monthly), an amount you specify is automatically withdrawn from your Ridgewood checking account and deposited into this account, so you can build up your vacation or holiday fund throughout the year.

What's the Best Way to Save?

It all depends on your needs and goals. Consider these questions when choosing your account.

Do I need easy access to my money? If you may need your funds for emergencies or unplanned expenses, you'll want to ensure you have quick access to your cash. A savings or money market account can provide the flexibility you need. If you're saving for a long-term goal, a CD will provide steady growth for funds that you commit to setting aside for a set amount of time.

Do I want consistent earnings? Consider opening a CD or IRA CD for the opportunity to lock in a fixed interest rate until the CD matures. Bear in mind that a penalty may apply if you take out the money early.

Are there requirements or limits? Make sure you have enough money for the account's minimum opening deposit. Also, learn about any restrictions or fees that may affect withdrawals from the account. Ridgewood's team will help you understand any requirements that may apply.

Am I saving for retirement? A CD or IRA can provide the safety and stability you want, along with a higher rate to keep your funds growing.



Need help choosing?
Schedule an appointment today.

¹. Consult your tax advisor for details. | ². Funds are federally insured up to FDIC limits.

Keep It Moving.

Manage your money fast, no matter where life takes you. Whether you need to check out at the store or check in on your finances, our digital tools make it simple.

Online and Mobile Banking

Stay on top of your money with 24/7 account access from your computer or smart device, plus lots of convenient features:

- Online bill pay
- Mobile check deposit
- Real-time notifications
- Touch ID login
- Money transfers with Zelle®
- Paperless receipts and documents

Mobile Wallets

Fly through checkout with easy contactless payments. Add your Ridgewood debit card to your mobile wallet to pay directly from your phone, smartwatch or fitness tracker.

Money Management (MX)

Budget for a brighter future from almost anywhere. Log in to online banking for easy-to-use tools to track your spending, create a budget and manage debt. You can even view all your Ridgewood and outside accounts in one place.

SmartWatch Banking

Make purchases, see transactions and get up-to-the-minute balances at a glance using your smartwatch.

Debit Card Fraud Text Alerts

When it comes to stopping fraud, the sooner you act, the better. Sign up for real-time alerts that notify you if there's an unusual transaction on your card, so you can respond right away.

Card Controls

It's never been easier to help protect your debit card. With our card controls in online and mobile banking, you can choose how and where your debit card can be used, get real-time alerts about card activity and even turn your card off if it's lost or stolen.



Your Questions, Answered.

We want you to feel confident about the financial decisions you make, both today and tomorrow. Our website is your go-to resource for financial education and helpful tools.

Ridgewood Financial Academy

Learn key financial skills in 10 minutes or less. Visit our website for dozens of online courses about a wide variety of topics – available anytime on your favorite device. Our free interactive lessons cover financial essentials for every stage of life.



Watch our educational videos.

Achieve for K12

We're helping teens hit the ground running. With our Achieve for K12 Program, our website offers valuable financial education geared for teens. They can learn about key topics related to budgeting, saving and investing, so they'll be prepared to make smart financial choices from day one.



Explore our online courses.

Financial Calculators

We'll help you do the math, so you can get a better picture of your finances and make well-informed financial choices. These free tools can help you answer important life questions like:

- How much car can I afford?
- How long will it take to pay off my credit card?
- How much will I need to save for college?
- How long will my retirement savings last?
- Should I consolidate my loans?



Try our interactive online calculators.

Security Video Resource Center

In today's highly connected world, fraud and identity theft are a real risk. We'll explain common scams and online threats and show you important steps you can take to protect yourself and your money.



Watch our educational videos.

Alexa® Voice Banking

What's your balance? How much did you spend at the store? Find out fast with hands-free, voice-activated access to your Ridgewood banking information using your Amazon Alexa®-enabled device. It's a great way to keep tabs on your account without going out of your way.



View quick how-to videos.

Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates. All other trademarks referenced in this material are the property of their respective owners.

Pay Smarter. Live Better.

Simplify day-to-day spending, build or rebuild credit, or do something big. Whatever you're planning, we'll help you find the right financing.

Credit Cards

Whether you want a low APR or big rewards, we have a card you'll love.



Mastercard® Platinum Rewards

Earn Rewards Points and redeem them for cash back, travel or popular gift cards.



Mastercard® Platinum

Simplify your finances and pay off credit card balances faster with a lower APR.



Mastercard® World

Earn more Rewards Points on travel, dining and gas purchases.



Compare cards.

No-Fee Personal Loan

Fix your car, tie the knot or take that vacation. Whether you've got essential expenses or exciting plans, we've got a solution for you. With competitive rates, no fees and a 100% online process, this personal loan is a great way to access affordable funds quickly. Plus, you can see your rate first, with no impact on your credit score.

Credit Builder Loan

Better credit leads to better opportunities. This loan is designed for one simple purpose: to help you build or repair your credit.

- May help improve your credit score when you make regular, on-time payments
- Quick approval for eligible Ridgewood customers

Secured Loan¹

Get the convenience of a personal loan and a very low rate by using the funds in your Ridgewood savings account or CD as collateral.

Student Loans²

Take the stress out of paying for college. We've partnered with College Ave Student Loans[®] to give you a better student loan experience. They're here to simplify the process of getting a private student loan for college or refinancing your current student loans.

Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated. | ¹ Requires a Ridgewood Passbook/Statement Savings or Fixed Rate CD. Not available for Money Market, Smart Move Online Savings, IRA, Custodial or Guardian accounts. | ² Student loan referrals are made through Ridgewood Savings Bank, and loans are offered and serviced by College Ave Student Loans. Program restrictions, terms and conditions may apply. Ridgewood Savings Bank and College Ave Student Loans reserve the right to modify or discontinue (in whole or in part) this loan program and its associated services and benefits at any time without notice.

Unlock Your Home Equity

If you're looking for a simple, affordable way to cover big-ticket expenses, this could be your solution. Our home equity products can turn your home equity into low-cost financing you can use for practically anything.

- Cover tuition
- Pay for a wedding
- Take your dream vacation
- Consolidate higher-interest debt
- Replenish your emergency savings

Home Equity Products¹

Home Equity Line of Credit – Access your credit line as needed for a flexible way to cover multiple expenses over time. Plus, take advantage of a special low introductory rate.

Home Resource Loan – Borrow a specific amount and receive the funds in one lump sum. Enjoy a low fixed rate and predictable monthly payments.

What's the Best Way to Borrow?

Consider these questions to find the right fit for your goals and financial situation.

Am I paying for multiple expenses or just one? A credit card or line of credit gives you the flexibility to pay for many expenses over time. If you need to cover a one-time expense – such as car repairs, a vacation or debt consolidation – an installment loan (such as a personal loan) can provide your borrowed money in one lump sum, which you'll repay in simple monthly installments.

Do I have home equity? This can be a valuable financial tool. Eligible homeowners with significant equity can borrow against their home to access lower-cost financing for major expenses.

Do I need to build credit? A credit builder loan is a helpful tool for building or rebuilding credit. With responsible borrowing and on-time payments, you can help to establish a solid credit history, which can help you qualify for other types of credit and better financing terms in the future.

Which options come with the lowest rates? In general, installment loans and loans backed by collateral can provide lower interest rates compared to credit lines and unsecured loans. However, your personal qualifications as a borrower may also affect your rate.

1. All loans secured by a mortgage lien on property.



Making Homes Come True.

We'll help you choose the right loan for your plans and provide exceptional service from start to finish.

Affordable Mortgages¹

Buy a home you love with a rate and down payment you can afford. We'll guide you through every step of the process.

Good Move Mortgage – This affordable mortgage offers down payments as low as 3% and a \$2,000 credit toward closing costs on purchases only. This program is available for both first-time and experienced homebuyers.

Good Move Plus Mortgage – Along with all the benefits of our Good Move Mortgage, this program offers up to \$7,000 in closing cost and mortgage insurance assistance for eligible borrowers.

SONYMA – As an approved State of New York Mortgage Agency lender, we can help you with a broad selection of SONYMA programs designed to help renters become owners.²

Our knowledgeable local mortgage team can also help you explore a variety of grant programs that may help to bring your dream of homeownership within reach.



Meet our team.

Refinancing¹

If you love your home, but want to get more out of your mortgage, refinancing could be a smart move. When you refinance, you pay off your current mortgage by taking out a new loan. Refinancing can allow you to:

- Save money by switching to a lower rate
- Extend your repayment term to lower your payments or shorten your term to pay off your home sooner
- Access cash with a cash-out refinance

What to Consider First

Your current home equity – You'll typically need significant equity to get the most benefit from refinancing.

Your potential new rate – This depends on current market rates as well as your qualifications as a borrower (e.g., your income and credit).

Your break-even point – This is how long it will take for your savings to outweigh the upfront cost of refinancing.



1. All loans secured by a mortgage lien on property. | 2. SONYMA programs available to New York residents only. Terms and restrictions apply.

Time to Make Your Move?

If you're getting ready to buy a home, make sure your finances are ready too.

1 Take stock of your savings, income and debts.

These will affect the mortgage amount you qualify for and your monthly payment, which determine how much house you can afford. Being clear about your home buying budget will help you set realistic expectations as you shop for your home.

2 Check your credit.

Solid credit helps you qualify for the best mortgage rates. Review your credit score and credit history to see if there are any issues you need to clear up first.

If you're still working on your credit score, don't give up. There are a variety of financing options that may work for homebuyers with less-than-perfect credit.

3 Plan your down payment.

Have you already saved up for your down payment? Excellent. If your family is helping out, be sure to tell your lender about any down payment funds you received as a gift.

If you're concerned about being able to afford your down payment, talk to us. Ridgewood's flexible mortgage offerings include low-down-payment options, and we can also help you explore programs and resources designed to help eligible borrowers reduce their upfront costs.

4 Get preapproved.

Getting preapproved for a mortgage helps you shop for a home with confidence. It also shows sellers that you're a serious buyer.

Buying a home is a big step, but you don't have to take it alone. We're here to answer your questions, help you explore your mortgage options and walk you through each step.



Feel Good About Tomorrow.

Ready to plan your financial future? Turn to Ridgewood Financial Services for trusted advice and access to solutions that can help you move forward with confidence. When you partner with one of our financial consultants, you'll benefit from:



Personalized Guidance

Your Financial Consultant will start by listening. Tell them what you want to accomplish, your tolerance for risk, your current savings and investments and how much time you have to reach your goals. Then they'll help you craft a strategy that's right for you.



Data-Driven Results

Recommendations to our clients are informed by research from highly respected industry analysts.



Unwavering Integrity

We are committed to providing our clients with the objective, informed guidance they deserve.



Solutions for Every Stage of Life.

Whether you're starting a family or starting retirement, Ridgewood Financial Services offers access to financial solutions to support your most important financial goals.

Save for College

It's never too early to start saving for your child's higher education. Your Financial Consultant can help you prepare with a **529 college fund**. This account can be used for a variety of education expenses, including tuition, room and board, and school supplies. Funds you contribute to a 529 plan are invested in mutual funds to help you reach your savings goals, and the account is exempt from federal taxes and offers state tax benefits as well.¹

Invest for Tomorrow

As you work to build wealth, investing in a **mutual fund** may offer the right balance of potential risk and potential reward. Buying shares of a professionally managed mutual fund provides the opportunity to diversify your investments across a wide range of securities, helping to reduce the risks that come with investing in a single security.²

Create Retirement Income

An annuity, a type of insurance product, could be a great addition to your retirement strategy, offering tax-deferred³ growth and an additional source of retirement income. Fixed annuities can provide a fixed rate of return for consistent, steady growth. For those with more tolerance for market fluctuations and more time to invest, variable annuities can provide the performance of an investment fund to support a higher potential rate of return.

Protect Your Loved Ones

Life insurance coverage offers an important financial safety net for those who depend on you by providing them with an income tax-free death benefit if you die. In addition to providing financial protection for your family (and peace of mind for you), life insurance can be used to cover funeral costs, outstanding debt and other expenses. Your Financial Consultant can help you choose a term life insurance policy through our partnership with EasyLife[®] or a whole life insurance policy that's right for you and your family.



Meet our team.

1. Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through a 529 plan. Before investing in any state's 529 plan, investors should consult a tax advisor. | 2. Diversification is a method of controlling risk. It does not assure a profit or the avoidance of loss. | 3. Please consult your tax advisor. Income may be subject to the alternative minimum tax. Because annuities are designed to provide income at retirement, any withdrawals prior to age 59½ may be subject to a 10% IRS penalty. For retirees in need of monthly income, some annuities offer periodic income options.

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. Ridgewood Financial Services Corporation is a trade name of Ridgewood Savings Bank. **Osaic Institutions** and Ridgewood Savings Bank are not affiliated.

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency		May Lose Value including Loss of Principal

Reach the Next Level.

Save time, boost productivity and grow your business. Get the right solutions from a business partner that's as local as you.

Business Banking

Our business accounts make managing money a breeze.

Business Checking – Simplify day-to-day spending and organize your cash flow with ease.

Business Savings – Start saving with a low minimum opening deposit and link this account to business checking for extra convenience.

Business Money Market – Boost your savings with our highly competitive rates while keeping your funds readily accessible.

24/7 Access

Manage your business finances quickly and easily, whether you're in the office, at home or on the road. Our user-friendly Online and Mobile Banking services make it easy to monitor accounts, move funds, pay bills and more.

Merchant Services¹

Help drive sales by giving your customers more ways to pay, while streamlining day-to-day operations. We've teamed up with Heartland to provide state-of-the-art solutions for your point of sale.



Meet our team.

Business Loans¹ and Lines of Credit¹

Ready to grow? We'll help you find the right financing to update your facility, invest in equipment or technology, secure working capital and more. Count on competitive rates, flexible terms and fast prequalification for qualified applicants. We also offer SBA 7(a) loans with more flexibility for eligible borrowers, including lower down payments and longer terms.

Payroll Services and Human Resources²

You've got a business to run. We'll help you save time on the responsibilities that come with managing your payroll and HR. We've partnered with Paychex[®], a leading national payroll provider, to offer the resources you need.

- You can report your hours by phone or online
- Your employees can be paid by the method they prefer
- You can get help with hiring, benefits, workplace safety and more
- You'll have a dedicated payroll specialist and access to 24/7 U.S.-based support



¹. Offered through third-party partners. Credit approval required. | ². Insurance sold and serviced by Paychex Insurance Agency, Inc., 150 Sawgrass Drive, Rochester, NY 14620. CA License 0C28207. The Paychex Insurance Agency Workers' Compensation Payment Service is available in all states except Alaska, Hawaii, North Dakota, Ohio, Washington and Wyoming. Payroll processing services provided by Paychex, a third-party commercial vendor. Ridgewood Savings Bank is not an affiliate of Paychex, and does not provide, warrant, or guarantee their products or services. | Some restrictions and exclusions apply to all offerings. | All trademarks, service marks and trade names contained herein are the sole and exclusive property of their respective owners. Any such use of those marks without the express written permission of their owner is prohibited. | © 2020 Heartland Payment Systems, LLC, a Global Payments company (NYSE: GPN). All rights reserved. Heartland Payment Systems, LLC is a registered ISO of Wells Fargo Bank, N.A., Concord, CA, and The Bancorp Bank, Philadelphia, PA.

Business Credit Cards

Get the purchasing power you need and great perks for your business – backed by dependable service from Ridgewood's local team.



Business Platinum Rewards Mastercard®

Earn unlimited Rewards Points and redeem them for cash back, travel or popular gift cards.



Business Platinum Mastercard®

With a lower APR, this card is ideal for businesses that may need to carry a balance.



Business World Elite Mastercard®

Earn more Rewards Points on travel, dining and gas purchases.



Compare business credit cards.

Corporate Credit Cards

Bring greater efficiency and control to your payment process. These cards offer smart tools and valuable benefits for midsize and large organizations.



Corporate Mastercard®

A flexible payment solution that can be used for expenses across your organization, including travel and entertainment.



Purchasing Mastercard®

A payment solution specifically designed to improve your organization's procure-to-pay process for goods and services.



Compare corporate credit cards.

Turn Opportunity Into Reality.

Move forward with your commercial real estate plans. We have the resources and expertise to support a smooth process and long-term success. As a community-focused bank, we know the market. And our all-local team of real estate professionals can customize a financing solution to fit your unique goals.

Highlights of our commercial lending program:



Lending for multi-family, mixed-use, retail, office and industrial properties



Financing up to 75% of the property's appraised value



Serving the five boroughs, Westchester, Rockland, Long Island, the lower Hudson Valley, Northern New Jersey and Fairfield County, Connecticut.



Meet our team.



Meet With Us When It Works for You.

Appointment banking allows you to speak to a specialist at a convenient time without waiting in line. Here are some of the services you may wish to schedule a one-on-one appointment for:

New Accounts

Open a personal account, business account or an IRA. We will help you to identify the right account for your financial needs and goals, explain how it works and assist you with any deposits you make. For new personal accounts and IRAs, you'll need to bring:

- Your Social Security number
- Two forms of valid, non-expired ID (with one being a government-issued photo ID)
- Proof of address, like a utility bill (only if your address differs from what's on your ID)

Please consult ridgewoodbank.com to find out what documents are required for business, estate and other specialized accounts.

Wealth Management

Meet with our Financial Consultants about financial planning, retirement planning, college planning, 401(k) rollovers or insurance services. You can also set up a complimentary financial review. You can schedule a phone call if you prefer.

Home Loans

Speak to our Mortgage Consultants about affordable mortgage options and specials, refinancing, home equity lines of credit and more. You can set up an in-branch appointment or a phone call.

Personal and Business Loans

Apply for a new personal or business loan, personal or business credit card, or business line of credit.

Additional Services

Access your safe deposit box, get documents notarized, renew a CD, get a new debit card, exchange foreign currency and get help with account maintenance or other needs.



Schedule an appointment today.

We've Got You Covered.

We're all about making your day a little easier. Visit your local branch for a variety of convenient services, including:

Currency Exchange Services¹

Think globally, bank locally. If you need to exchange currency, deal with a bank you know and trust:

- Buy foreign currency or sell it back at any Ridgewood branch
- 80+ world currencies available, including the euro, Canadian dollar, yen, peso and British pound

Wire Transfers²

Stop by any Ridgewood location during regular banking hours to electronically transfer money between your Ridgewood account and another bank. Both domestic and international wire transfers are available.

Money Orders and Teller's Checks

A Ridgewood money order or teller's check is the safest and most convenient way to send money by mail.

Coin Counting³

Turn your loose change into cash within minutes – and it's up to you whether you want to spend it, save it or donate it. As a courtesy, Coinstar and Coinstream fees will be waived for Ridgewood customers.

Safe Deposit Boxes⁴

Protect precious valuables and important documents in your Ridgewood safe deposit box.

Notary Service

Need a document notarized? Ridgewood provides free notary service to customers during normal banking hours. Appointments are recommended.

Stamps

Don't want to wait in line at the post office to buy stamps? Just ask your friendly teller.

Ridgewood Mastercard® Gift Cards⁵

You choose the amount, and they choose the gift – and it's safer than cash. Features include:

- No fee to purchase for Ridgewood customers
- Can be used anywhere Mastercard® is accepted
- Can be replaced if lost or stolen

Find a Branch or Free ATM

Use our highly rated Mobile Banking app, visit ridgewoodbank.com or scan this code to find a branch near you or locate a surcharge-free ATM.⁶



Find a branch or ATM.

1. Available foreign currencies subject to change. Please contact your local Ridgewood branch for the latest currency availability. These services are for bank customers only. | 2. Wire transfers are subject to applicable terms, conditions and fees. | 3. The fee for non-customers is 9.9 cents per dollar. Coinstar/Coinstream receipts must be redeemed on the date of receipt. Not available in all locations. | 4. Safe deposit box sizes vary and are not available in all locations. Safe deposit boxes are not FDIC insured. For more details, please contact your nearest branch. | 5. Monthly Inactivity Fee (after 12 consecutive months of inactivity): \$2.95. Lost/Stolen Card Replacement Fee: \$5.00. Non-customers are charged a fee of \$4.95 for each gift card purchased. No charge for replacement cards at expiration. Fees subject to applicable law. Funds do not expire; however, inactivity fees may reduce the balance. For complete terms visit MyPrepaidBalance.com or call the number on the back of your card. | 6. For Ridgewood debit card customers.

We're Here to Help.

Whether you have a question or new need, we're here for you at your local branch and available seven days a week at our Customer Contact Center.

Customer Contact Center

(718) 240-4778

Monday – Friday: 7 a.m. – 7 p.m.

Saturday – Sunday: 8 a.m. – 2 p.m.

Telephone Banking

(877) 690-0784

Available 24/7

Personal Loans

(833) 568-7899

Mortgage Servicing

(855) 752-8461

Lending

(866) 772-4111

Report a lost or stolen card:

Ridgewood Mastercard® Credit Card

Immediately call (855) 401-4743 (available 24/7).

Ridgewood ATM Card or Debit Mastercard®

Immediately call (800) 472-3272 (available 24/7) or visit your local branch.

Contact a representative by email or Online Chat:

ridgewoodbank.com

Order Checks:

ordermychecks.com

Routing Number:

226071033



Offering a wide array of consumer, business,
lending and investment products.



[ridgewoodbank.com](https://www.ridgewoodbank.com)

Local Focus. National Recognition.



Visit [ridgewoodbank.com](https://www.ridgewoodbank.com) or your local branch for account details including terms and conditions. All loans subject to credit approval. All products, services, terms and conditions subject to change without notice.
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