

Count On Us

STATEMENT OF CONDITION

JANUARY 1, 2024



A PARTNER IN YOUR JOURNEY

At Ridgewood, our commitment to our customers has guided us since 1921. It's why we deliver a full suite of banking products and services, continue to open and modernize branches and bring you the latest in new technologies. It's also why we stay financially strong and actively involved in our communities. In life, a lot can change. It's good to know there's a partner you can count on every step of the way.



A Century-Long Tradition of Service



Business Banking, Lending & Investing



Debit Card Rewards & Controls



International Currencies & Wires



Powerful Digital Banking Solutions



36 Convenient Neighborhood Branches



Competitive Interest Rates & Fewer Fees



Free Financial Wellness Resources

UPLIFTING OUR NEIGHBORS

Building stronger communities is what it's all about. Continuing Ridgewood's longstanding tradition of community involvement, it was a privilege to partner with our neighbors and contribute to many wonderful causes over the past year.

\$975,472 Corporate Giving, Donations & Outreach

\$166,620 Community Reinvestment

\$80,801 Bank-Matched Donations

\$67,495 Employee Charitable Giving

1,408 Employee Volunteer Hours



MESSAGE FROM THE CHAIRMAN

The year ended December 31, 2023, presented numerous challenges to U.S. banks, most notably a persistent inverted yield curve and a nationwide decline in consumer deposits.

In meeting the unique challenges of the past year, the underlying strength, stability and resiliency of Ridgewood Savings Bank grew more evident.

Another clear takeaway from the most recent year was that Ridgewood Savings Bank has faced many similar challenges over its 102 years of operation, and has a proven record of accomplishment.

The theme for this year's report is "Count on Us." No matter what unique events or challenges may evolve, you can "count on us" to deliver a consistent customer- and community-focused business model.

With that background, I am proud to focus the remainder of this message on highlighting some of the Bank's numerous accomplishments from 2023. The accomplishments all rose from a foundation built upon our loyal customers, our community bank model, and our unwavering dedication to the following core values: relationships, financial solutions, convenience, competitive rates, giving back, and strength and stability.

Financial Achievements

Despite numerous challenges that persisted throughout 2023, Ridgewood Savings Bank ended 2023 with the highest level of deposits and loans ever achieved in its proud 102-year history. Total assets also closed 2023 at their highest historic level, reaching nearly \$7 billion.

The Bank experienced continued success throughout its omnichannel deposit network. While deposit balances saw movement between our suite of offerings, the traditional retail branch and digital network continued to gain customers and accounts.

In 2023, we continued to lend prudently on both residential and commercial real estate (CRE) properties, with CRE lending still heavily focused upon local multifamily buildings. Our Residential loans to low-to-moderate income borrowers continued to expand as a percentage of our lending, and nearly one-half of our CRE originations qualified for Community Development credit. Furthermore, building upon our successful participation in the Small Business Administration (SBA) Paycheck Protection Program, we commenced origination activities within the SBA 7(a) business loan program.

Thanks largely to our loyal customers, liquidity remained healthy throughout the entirety of 2023, and regulatory capital ended the year at its highest level on record, as the Bank recorded another strong year of net income. Our asset quality also remained strong throughout 2023.

When entrusting us with your savings, you can surely count on our track record of financial strength and stability, as well as our continued emphasis upon safety and soundness.

Our local communities that we proudly serve can also count on us to modernize our branches in an effort to create an optimal in-branch banking experience.

New Horizons in Yaphank

In April 2023, we officially opened our 36th branch location in Yaphank, New York, our third branch within Suffolk County. This expansion represents our dedication to serving the evolving needs of our communities and our customers. The Yaphank branch, located within the brand-new "Shoppes at the Boulevard," is not just a physical space – it is also a symbol of our continued commitment to provide convenient and personalized banking solutions.

Revitalizing White Plains Road

Our commitment to enhancing the banking experience extended to our existing branch footprint. We were pleased to celebrate the grand reopening of our White Plains Road branch, an occasion that marked a significant investment in this Bronx community. This new state-of-the-art branch offers modern amenities while maintaining the personalized touch we are known for.

Celebrating 75 Years of Excellence in Laurelton

2023 held special significance as we celebrated the 75th anniversary and grand reopening of our Laurelton branch. We are proud to serve the vibrant Laurelton community, with whom we have shared eight of the 11 decades of our journey as a premier savings bank. The renovated Laurelton branch offers 3,600 square feet of modern space and reflects our ongoing commitment to creating locations that resonate with the evolving needs of our loyal customers.

You can count on our unwavering commitment to provide you with seamless access to the numerous technological enhancements evolving to improve the banking customer experience.

Focused on Both Innovation and Security

Our technology-driven solutions continue to offer customers on-the-go access to cutting-edge financial services with the added assurance of powerful protection services.

Our Mobile Banking application and Online Banking digital platforms remain easy to use and highly rated by our customers, offering seamless access to finances and a spectrum of banking services at their fingertips. Our Debit Mastercard® product offers customers faster and easier transactions via contactless payment technology, along with the benefit of two rewards programs. The continued growth in engagement levels among all of our diverse digital banking tools has also been extraordinary.

In late 2023, we launched Credit Score powered by SavvyMoney, a digital banking tool that will provide our customers with a greater understanding of their credit score, as well as potential actions that can strengthen it.

For the security and identity protection of our customers, the Bank's Premier Checking product offers EZShield® ID Protection Plus.

Our locally staffed Customer Contact Center is available seven days a week for customers seeking a more personal touch.

Connecting With Consumers for Financial Well-Being

Beyond the traditional role of a financial institution, Ridgewood is dedicated to connecting with consumers on a personal level. We understand the importance of financial well-being, and our initiatives focus on educating our customers to make informed decisions about their financial futures. Through various outreach programs, community workshops and financial literacy programs, including online financial tutorials, we continue to empower individuals to achieve their financial goals.

Awards and Recognitions

It is with great pride that I share the news of Ridgewood Savings Bank receiving the following industry awards:

- "Best Bank 2023-2024" award from Money
- "Best Regional Bank 2024" from Newsweek
- "Best Regional Bank 2024" from Bankrate

In 2023, we also received an "Honorable Mention" designation from the American Banking Association for our work protecting older Americans, highlighting our dedication to making a positive impact on the lives of seniors.

All of these prestigious awards are a testament to our commitment to deliver banking excellence to our customers and communities. And you can count on us to never rest upon our laurels, and instead to work tirelessly to improve the quality of our service and customer experience.

My sincere wish is for Ridgewood to become an even stronger partner in your financial journey, cementing its position as a bank that you can truly "count on."

On behalf of our Board of Trustees, I extend my heartfelt gratitude to our customers and employees. Ridgewood Savings Bank is more than just a financial institution: We are a dedicated partner in your financial journey. Building upon the numerous accomplishments from this past year, we look forward to many more years of growth, innovation and community engagement.

Leonard Stekol

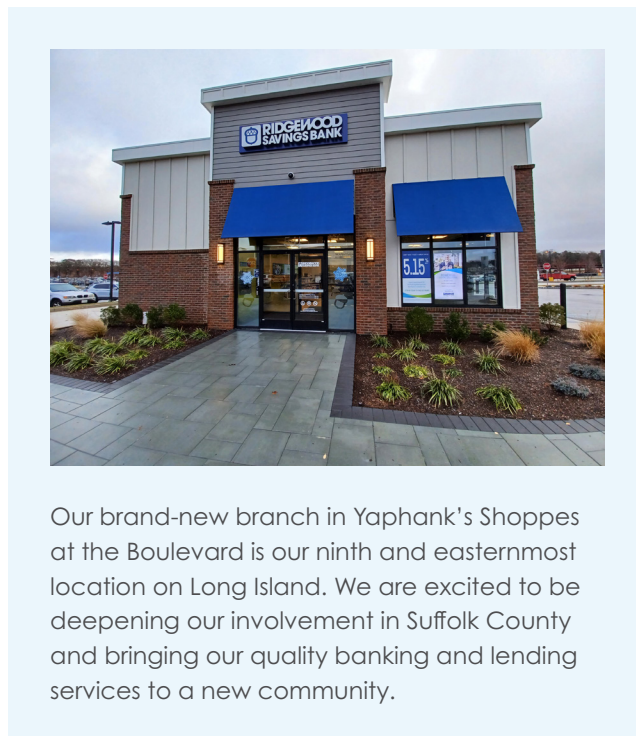
Leonard Stekol

Chairman, President & CEO

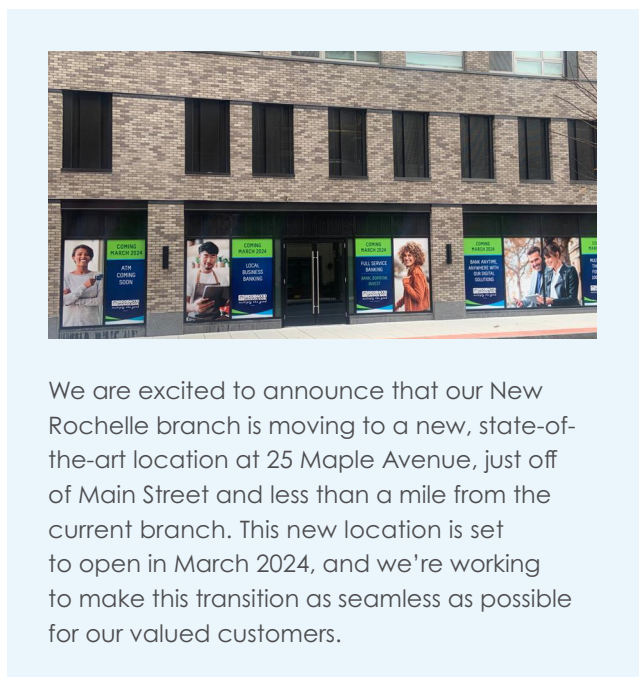
LOOKING BACK, LOOKING AHEAD



We were thrilled to celebrate the grand reopening of our White Plains Road branch – just four blocks from our previous location – marking a significant reinvestment in this neighborhood.



Our brand-new branch in Yaphank's Shoppes at the Boulevard is our ninth and easternmost location on Long Island. We are excited to be deepening our involvement in Suffolk County and bringing our quality banking and lending services to a new community.



We are excited to announce that our New Rochelle branch is moving to a new, state-of-the-art location at 25 Maple Avenue, just off of Main Street and less than a mile from the current branch. This new location is set to open in March 2024, and we're working to make this transition as seamless as possible for our valued customers.



We're proud to celebrate 75 years in the Laurelton community with the grand reopening of our Laurelton branch, which was renovated and updated to meet our customers' evolving needs.



Our Grand Avenue and West Babylon branches commemorated their 25th anniversaries in 2023, kicking off a month of special events and giveaways at each neighborhood location.

ALWAYS INNOVATING

Discover Ridgewood's complete suite of digital banking tools designed to enhance your financial well-being.

Online & Mobile Banking

Bank anytime, anywhere with our convenient and secure digital banking tools:

- ✓ Bill pay
- ✓ Recurring transfers
- ✓ Quick Balance
- ✓ Alexa® Voice Banking¹
- ✓ Real-time notifications
- ✓ Mobile check deposit
- ✓ Money transfers with Zelle®²

Money Management (MX)

Track your spending, create a budget, take control of your debt and keep an eye on your accounts.

Mobile Wallet

Breeze through checkouts quickly and securely with your smartphone, smartwatch or fitness tracker.

SmartWatch Banking

Shop with your watch and see up-to-the-minute account balances and recent transactions at a glance.

Debit Card Rewards

Enjoy two different ways to earn rewards when you make purchases with your debit card:

- ✓ Automatically earn points for cash back, travel, and more with uChoose Rewards®*
- ✓ Activate exclusive cash back offers at select retailers with Purchase Rewards

Debit Card Controls

Receive real-time text alerts and turn your card on and off to protect your funds against unauthorized activity.

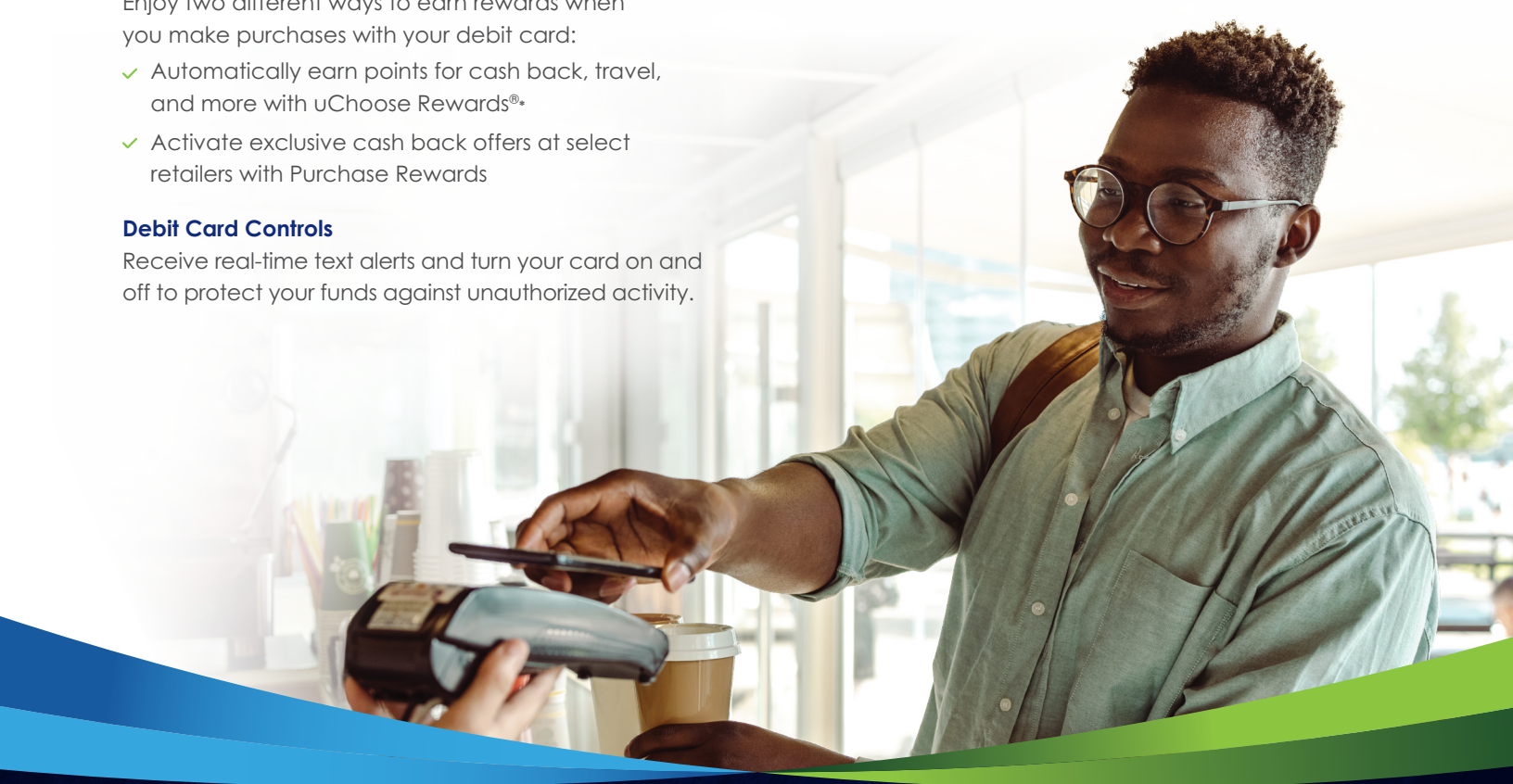
Manage your future with Credit Score powered by SavvyMoney:

- ✓ Gain unlimited access to your credit score and report
- ✓ Protect your credit with monitoring and real-time alerts
- ✓ Get personalized recommendations for boosting your score

You can access all of these valuable features in one easy-to-use dashboard via Online & Mobile Banking.

Download the Ridgewood Mobile App from the App Store or Google Play.

1. 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. | 2. Zelle and the Zelle-related marks and logos are the property of Early Warning Services, LLC. | *Benefits, Rewards Points, and the redemption of Rewards Points under the uChoose Rewards Program are administered by Fiserv, Inc., an unaffiliated third-party vendor of Ridgewood Savings Bank. uChoose Rewards is a trademark of Fiserv, Inc.



EVERYDAY BANKING MADE EASY

Choose the checking account that suits your unique lifestyle and goals.

Premier Checking

Elevate your finances with competitive tiered rates, enhanced ID protection and other exclusive features.

Free Green Checking

Go green with this eco-conscious account that gives you total control with zero monthly fees. One tree will be planted for each account opened.

Ridgewood Good Checking

Enjoy effortless transactions and simple ways to avoid fees with this flexible and affordable account.

Enjoy the benefits of Early Pay:

- ✓ Access your paycheck up to two days earlier¹
- ✓ Get a head start on paying bills
- ✓ Start earning interest sooner
- ✓ Receive alerts on payday

Early Pay is a free feature for eligible customers who receive direct deposits into a Ridgewood checking or Statement Savings account. There is no enrollment required.

Student Advantage²

Start smart with no monthly service fee and other special perks just for qualifying students ages 14–23.

Ridgewood BankOn Checking

Take a simple step forward with no overdraft fees, no minimum balance and a free first order of 40 checks.

All of our checking account options include:

- ✓ Two debit card rewards programs
- ✓ Free ID theft resolution services from EZShield[®]
- ✓ Multiply The Change automated savings tool
- ✓ Overdraft protection services
- ✓ Access to 90,000+ surcharge-free ATMs

1. If you are a Ridgewood Savings Bank checking or statement savings customer that has set up a payroll direct deposit with your employer, you may be able to get that direct deposit up to two days early with Ridgewood Savings Bank's Early Pay. Whether a direct deposit is eligible for Early Pay is at our discretion and we cannot guarantee that you will always receive the Early Pay service. The timing of when these transactions will be credited is based on when the payer submits the information to us. The payer must include the word "payroll" in their ACH memo. | 2. A parent or legal guardian will be required to be the secondary joint owner on the account for students ages 14–17.



SAVINGS IS OUR MIDDLE NAME

Protect your hard-earned money and keep it growing with guaranteed returns.

Smart Move Online Savings

Get ready for the future with this online savings account with competitive rates and no monthly fees.

Statement Savings

Enjoy a great rate and access your money online, over the phone or at any branch.

Passbook Savings

Enjoy this traditional approach to saving for a rainy day, which limits withdrawals to in-person visits.

Money Market Accounts

Earn competitive tiered rates and enjoy risk-free growth with unlimited transactions.

Smart Move Money Market Accounts

Boost your earnings effortlessly with this online account exclusively for new depositors.

**Open your account in minutes
at [ridgewoodbank.com](https://www.ridgewoodbank.com).**

Youth Savings Accounts¹

Teach your children to build good money habits, and we'll match up to \$10 when you open this account featuring a great rate, no fees and no minimum balance.

Vacation & Holiday Club Savings

Set it and forget it with automated transfers from checking into these specialized accounts.

CDs & IRAs²

Top the treasury with our new 2-year Treasury Indexed CD³ or choose from a range of rewarding, risk-free options.

Access millions in FDIC insurance with CDARS[®]:

- ✓ Feel secure knowing your large deposits are protected⁴
- ✓ Avoid the hassle of opening accounts at multiple banks
- ✓ Enjoy the ease of one consolidated account statement
- ✓ Select from multiple terms to meet your liquidity needs

Visit your nearest branch to learn more and get started with the Certificate of Deposit Account Registry Service.

1. You must be 17 or younger to open a Youth Savings account. | 2. Consult your tax advisor for details. | 3. Subject to availability. | 4. Deposit placement through CDARS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at an institution may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) if the depositor has other deposits at such institution, or may be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, and Certificate of Deposit Account Registry Service are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.



PREMIUM PERKS AND SERVICE

Boost your buying power with affordable interest rates and great benefits.

Mastercard® Platinum Rewards Credit Card*

Rack up valuable rewards redeemable for cash back, gift cards, travel and more.

Mastercard® Platinum Credit Card*

Streamline your finances and pay down balances faster with a competitive APR and no annual fee.

Mastercard® World Credit Card*

Treat yourself to elite perks and extra rewards points for your travel, dining and gas purchases.

Compare credit cards and apply at [ridgewoodbank.com](https://www.ridgewoodbank.com).

FLEXIBLE FINANCING

Borrow smarter with low rates, zero fees and attentive personal service.

No-Fee Personal Loan

Pay for big plans or unplanned expenses with an easy online application and swift approval for eligible borrowers.

Secured Loan¹

Lock in a surprisingly competitive rate by leveraging the funds in your Ridgewood savings account or CD as collateral.

Student Loans²

Simplify the application or refinancing process with our partners at College Ave Student Loans®.

Credit Builder Loan

Help establish or restore your personal credit profile just by making regular monthly payments.

*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.



MAKE YOUR MOVE

Achieve your dream of homeownership or tap into the equity you've built.

Affordable Homebuying Solutions for Eligible Borrowers

Fixed-Rate & Adjustable-Rate Mortgages: Lock in a competitive interest rate or take advantage of lower initial monthly payments.

Good Move Mortgage: Make a down payment as low as 3% of your home's price and receive a \$2,000 credit toward closing costs on purchases only.

Good Move Plus Mortgage: Get up to \$7,000 in closing cost and mortgage insurance assistance, with no application fee.

SONYMA Programs¹: Discover competitive fixed-rate mortgages with up to 97% financing available for low- and moderate-income homebuyers, veterans and others.

Discover the benefits of refinancing with Ridgewood²:

- ✓ Switch to a lower rate
- ✓ Shorten or lengthen your term
- ✓ Access cash with a cash-out refinance

Connect with a local mortgage consultant at ridgewoodbank.com.

Home Equity Options

Home Equity Line of Credit: Access funds as needed, for virtually any purpose, lock in a competitive introductory rate and only pay interest on what you borrow.

Home Resource Loan: Enjoy an affordable fixed rate and predictable monthly payments with a secured lump-sum loan.

Programs for Qualified First-Time Homebuyers

Homebuyer Dream Program: Obtain up to \$19,500 toward the purchase of your first home in New York State.

Virtual Homebuyers Seminars: Learn to take full advantage of available programs, grants, and budget-friendly loan programs.

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



WE'RE OPEN FOR BUSINESS

Propel your enterprise forward with a complete array of financial tools.



Checking, Savings & Money Market

Streamline your business' cash flow and prepare for new possibilities with feature-packed deposit accounts.



Online & Mobile Banking

Stay in control of your accounts and take care of essential expenses at the office or on the road.



Credit Cards

Select from a range of Business, Corporate and Purchasing Mastercard® options with great rates and perks.

Manage your personal and business accounts with one seamless mobile platform.



Business Lending

Grow your business with confidence by applying for capital at competitive rates and flexible terms:

- ✓ SBA-backed loans up to \$5 million to support a wide array of goals
- ✓ Term loans and lines of credit with pre-qualification within 48 hours
- ✓ Micro term loans for as little as \$1,000 with no collateral required



Merchant Services

Offer a seamless checkout experience with innovative payment and point-of-sale solutions from Heartland®.¹



Payroll & HR Solutions

Gain efficiencies and cost savings by outsourcing payroll, HR, and benefits tasks to our partners at Paychex®.²



Commercial Lending

Move your real estate plans forward with our commercial lending solutions:

- ✓ Multifamily, mixed-use, industrial and more
- ✓ Personalized service from an all-local team
- ✓ 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

1. Offered through third-party partners. Credit approval required. Some restrictions and exclusions apply to all offerings. © 2024 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. | 2. Payroll processing services provided by Paychex, a third-party commercial vendor. Ridgewood Savings Bank is not an affiliate of Paychex.



PLANNING FOR TOMORROW

Trust our financial consultants for impartial, individualized guidance.



Investments

Expand your portfolio and manage market risks with shares in managed mutual funds¹:

- ✓ Diversify by spreading your dollars across a wide range of securities
- ✓ Let experienced professionals put their knowledge to work for you
- ✓ Enjoy ready liquidity by redeeming shares on any business day



Education Savings

Save up for tuition and other qualified education expenses with a tax-advantaged 529 college fund.²

Schedule a complimentary financial review at [ridgewoodbank.com/appointment](https://www.ridgewoodbank.com/appointment).



Retirement Income

Establish an additional reliable income stream in the form of a tax-deferred fixed or variable annuity.³



Life Insurance

Safeguard your family's financial future with a customized life insurance solution:

- ✓ Term life insurance can provide a simple way to make sure your loved ones have financial support when they need it most
- ✓ Whole life insurance can help cover funeral costs, outstanding medical expenses, and more



1. Diversification is a method of controlling risk. It does not assure a profit or the avoidance of loss. | 2. 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. 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 taken before 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 is a trade name of Ridgewood Savings Bank. Osaic Institutions and Ridgewood Savings Bank are not affiliated. Products and services made available through Osaic are:

**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**



2023 Statement of Condition

For the Year Ended December 31, 2023

(Dollars in thousands)

Assets

Cash & Due From Banks		\$	254,164
Federal Funds Sold			NONE
Securities Purchased Under Agreements to Resell			94,637
Investment Securities:			
Securities Held to Maturity:			
United States Government Obligations			
& Other Debt Securities	\$	0	
Mortgage-Backed Securities		499,883	499,883
Securities Available for Sale:			
Debt Securities:			
United States Government & Agency Obligations	\$	211	
Municipal Obligations		0	
Corporate Obligations		198,033	
Mortgage-Backed Securities		838,504	1,036,748
Equity Investments:			
Mutual Funds		180,464	180,464
Loans:			
Real Estate Loans:			
Conventional:			
One-to-Four Family Residential	\$	2,154,765	
Multi-Family Residential		1,988,062	
Non-Residential		269,952	
Construction Loans		NONE	
Home Equity Loans		42,650	
Total Real Estate Loans	\$	4,455,429	
Consumer & Other Loans		23,530	
Net Deferred Costs on Loans		20,254	
Allowance for Possible Loan Losses		(31,297)	\$ 4,467,916
Investments in Bank Buildings, Leaseholds & Equipment			39,771
Investments in Federal Home Loan Bank Stock			32,199
Accrued Interest & Other Receivables			31,985
Goodwill & Other Intangibles			80,205
Other Real Estate Owned			38
Other Assets			270,876
Total Assets			\$ 6,988,886

Liabilities and Net Worth

Due to Depositors:			
Savings Deposits	\$	2,254,795	
Money Markets		222,815	
Time Deposits		2,244,783	
Demand Deposits		731,904	\$ 5,454,297
Escrow & Other Deposits			51,131
Brokered Deposits			0
Borrowings			546,755
Accrued Expenses & Taxes Payable			23,390
Other Liabilities			90,890
Net Worth			822,423
Total Liabilities and Net Worth			\$ 6,988,886

Statement of Income & Changes in Net Worth

For the Year Ended December 31, 2023

(Dollars in thousands)

Income Statement

Interest & Dividends on:

Investment Securities	\$ 48,250
Real Estate Loans	171,821
Other Loans	1,295
Short-Term Investments	12,263
Total Interest and Dividend Income	\$ 233,629

Interest Expense of:

Savings Deposits	\$ 26,668
Money Market Deposits.....	2,054
Time Deposits	63,145
Demand Deposits	523
Brokered Deposits	1
Escrow Deposits	237
Borrowings	14,535
Total Interest Expense	\$ 107,163

Net Interest Income	\$ 126,466
Provision for Credit Losses	(683)
Other Operating Income	14,826
Operating Expenses	(105,884)
Net Gain on Security Transactions	7,586

Net Income Before Taxes

	\$ 42,311
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Provision for Income Taxes:

Federal	(7,854)
New York State & City	(1)

Net Income for the Year

	\$ 34,456
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Reconciliation of Net Worth

Net Worth at Beginning of Year	\$ 774,703
Net Income for the Year	34,456
Unrealized Appreciation on Available For Sale Securities.....	12,145
Pension & Other Postretirement Plans Unrecognized Costs	2,114
Capital Adjustments for Accounting Principle Adoption.....	(995)
Net Worth at End of Year	\$ 822,423

Information concerning the remuneration of the three highest-paid officers and trustees' fees may be obtained upon written request from The New York State Department of Financial Services, One State Street, New York, NY 10004. A fee of \$.25 per page is required for each institution for which information is requested.

Banking Offices

Queens

Main Office – Ridgewood

71-02 Forest Ave.
Ridgewood, NY 11385
(718) 240-4900

Astoria

43-14 Ditmars Blvd.
Astoria, NY 11105
(718) 274-5400

Bayside

208-24 Cross Island Pkwy.
Bayside, NY 11360
(718) 423-3508

Breezy Point

202-16 Rockaway Point
Blvd.
Breezy Point, NY 11697
(718) 634-3600

Forest Hills

107-55 Queens Blvd.
Forest Hills, NY 11375
(718) 261-2021

Bronx

Allerton Avenue

711 Allerton Ave.
Bronx, NY 10467
(718) 882-2220

Crosby Avenue

1745 Crosby Ave.
Bronx, NY 10461
(718) 931-7060

Gun Hill Road

1770 East Gun Hill Rd.
Bronx, NY 10469
(718) 671-4600

Norwood

320 East 204th St.
Bronx, NY 10467
(718) 822-6752

Manhattan

73rd Street

1404 2nd Ave.
New York, NY 10021
(212) 327-0800

Glendale

65-01 Myrtle Ave.
Glendale, NY 11385
(718) 821-8200

Grand Avenue

74-25 Grand Ave.
Elmhurst, NY 11373
(718) 457-4200

Hollis

205-11 Hillside Ave.
Hollis, NY 11423
(718) 776-9100

Laurelton

230-22 Merrick Blvd.
Laurelton, NY 11413
(718) 276-3500

Whitestone

25-29 Parsons Blvd.
Whitestone, NY 11354
(718) 961-6900

Morris Park

1134 Morris Park Ave.
Bronx, NY 10461
(718) 822-1190

Sedgwick Avenue

3899 Sedgwick Ave.
Bronx, NY 10463
(718) 543-0400

White Plains Road

3951 White Plains Rd.
Bronx, NY 10466
(718) 882-0440

Yorkville

1646 1st Ave.
New York, NY 10028
(212) 348-2200

Brooklyn

Bay Ridge

8522 3rd Ave.
Brooklyn, NY 11209
(718) 680-9500

Bensonhurst

7124 18th Ave.
Brooklyn, NY 11204
(718) 621-8480

Cobble Hill

244 Court St.
Brooklyn, NY 11201
(718) 923-0300

Nassau

Baldwin Harbor

835 Atlantic Ave.
Baldwin Harbor, NY 11510
(516) 223-2835

Bellmore

2080 Bellmore Ave.
Bellmore, NY 11710
(516) 785-0385

Franklin Square

1010 Hempstead Tpke.
Franklin Square, NY 11010
(516) 775-1010

Garden City Park

2435 Jericho Tpke.
Garden City Park, NY 11040
(516) 294-9090

Suffolk

Lindenhurst

317 S. Wellwood Ave.
Lindenhurst, NY 11757
(631) 225-6600

Yaphank

541 Boulevard East
Yaphank, NY 11980
(631) 504-4680

Westchester

New Rochelle

25 Maple Ave.
New Rochelle, NY 10801
(914) 576-3200

Clinton Hill

1035 Fulton St.
Brooklyn, NY 11238
(929) 666-4420

Dyker Heights

7020 13th Ave.
Brooklyn, NY 11228
(718) 238-0060

Sheepshead Bay

2520 East 17th St.
Brooklyn, NY 11235
(718) 615-4810

Hicksville

220 Old Country Rd.
Hicksville, NY 11801
(516) 935-0522

Hicksville Drive-up Banking

169 Old Country Rd.
Hicksville, NY 11801
(516) 935-1808

Plainview

1125 Old Country Rd.
Plainview, NY 11803
(516) 261-0350

West Babylon

50 Farmingdale Rd./Rte.
109
West Babylon, NY 11704
(631) 376-1200

Yonkers

670 McLean Ave.
Yonkers, NY 10704
(914) 964-9820

HERE FOR YOU

Our friendly local team is ready to answer any question or address any need.

Customer Contact Center | (718) 240-4778

Monday – Friday from 7am – 7pm

Saturday – Sunday from 8am – 2pm

24/7 Telephone Banking

(877) 690-0784

Retirement Plan

Services Center

(718) 621-1200

Mortgage Center

1981 Marcus Ave.,

Suite 110

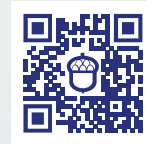
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