

BUSINESS BANKING DISCLOSURE OF SERVICE CHARGES

Effective Date: May 10, 2024

Business Checking Account

- Monthly Maintenance Charge \$20.00
Fee waived with a monthly average account balance of \$10,000, or with two additional eligible business products (Debit Mastercard, Merchant Services, Payroll Services)
- Monthly Cash Transaction
You may deposit or withdraw up to \$25,099.99 in cash per statement cycle, without incurring a cash-related fee. Cash deposits or withdrawals that exceed \$25,099.99 in a statement cycle will incur a fee of \$0.20 per \$100 increment (or portion thereof) of cash deposited or withdrawn after \$25,099.99 in a statement cycle.
- There are no transaction charges

Business Savings Account

- Monthly Cash Transaction
You may deposit or withdraw up to \$25,099.99 in cash per statement cycle, without incurring a cash-related fee. Cash deposits or withdrawals that exceed \$25,099.99 in a statement cycle will incur a fee of \$0.20 per \$100 increment (or portion thereof) of cash deposited or withdrawn after \$25,099.99 in a statement cycle.
- There are no transaction charges

Business Money Market Account

- Debit Card Transactions, Transfers, or Checks Drawn
- Monthly Service Charge \$15.00
Fee waived if account average daily balance (calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the statement period) is \$10,000 or more.
- Monthly Cash Transaction \$10.00
You may deposit or withdraw up to \$25,099.99 in cash per statement cycle, without incurring a cash-related fee. Cash deposits or withdrawals that exceed \$25,099.99 in a statement cycle will incur a fee of \$0.20 per \$100 increment (or portion thereof) of cash deposited or withdrawn after \$25,099.99 in a statement cycle.

Association Checking with Interest Account (Not-For-Profit Only)

- Monthly Maintenance Charge \$0.00
• There are no transaction charges

Association Savings Account

- Monthly Maintenance Charge \$0.00

Abandoned Property

- Costs for public notice and certified mail as permitted by law will be passed on to each applicable account.
- Special handling charge (per account) \$15.00
 - Reclamation (per account) \$20.00

Remote Deposit Capture

- Scanning Device (leasing options available) \$399.00/\$899.00
- Monthly Fee
 - 150 or under scanned items per month \$49.00
 - Over 150 scanned items per month \$0.14 per check
- Returned Items \$10.00
- One Time Initial Fee \$50.00
- First Year Maintenance \$90.00
- Each Following Year \$15.00

Debit MasterCard/ATM

- Non-Ridgewood ATM Use \$1.50
- Lost Card Replacement FREE

Safe Deposit

- Box Break Open \$150.00
 - Lost Key \$25.00
 - Late Payment (30 days past due) \$10.00
- Rental fees vary by box size.
Consult your local branch for details.

Overdraft

- Transfers against Insufficient funds \$30.00
- Bill payment against Insufficient funds (per item) \$30.00
- Overdraft Privilege (per item paid) \$30.00
- Overdraft Protection Transfer (per item paid) FREE

Legal Process Compliance

- (Levies, Subpoenas, Restraining Notices, etc.)
- Per Hour \$100.00
 - Plus photocopy charge (per item) \$5.00

Other

- Checkbook order or personalized deposit slips - price varies according to style, plus Secure Shipping and tax.
- Consular Letters FREE
- Interim Statement \$5.00
- Notary Services, depositors (per item) FREE
- Notary Services, non-depositors (per item) \$2.00
- Photocopy \$5.00
- Returned Mail, processing fee (per month/per account) \$5.00
- Signature Guarantee, Investment Securities (per item) \$10.00
- Stop Payment (per item) \$25.00
- Transcript of account, per hour (one hour minimum) FREE
- Reconciliation of Account (no Bank Error) Including interim statement (per hour, one hour min.) \$25.00
- Business Checking Amendments
 - Partnership \$10.00
 - For Profit Business \$10.00

Money Orders (each)

- Depositors \$3.00
- Non-Depositors \$10.00

Wire Transfers (depositors only)

- Outgoing (domestic) \$25.00
- Incoming FREE

Mobile Deposit

- 5 Daily Deposits FREE
- 50 Monthly Deposits FREE
- Any item after five per day or 50 per month \$0.75 per item



Subject to change without notice

Member FDIC | Equal Housing Lender

www.ridgewoodbank.com | (718) 240-4900