

# DISCLOSURE OF SERVICE CHARGES

Effective Date: December 10, 2018

## Checking

### RIDGEWOOD GOOD

- Monthly Maintenance Charge \$3.00

Fee waived with any one of the following: a monthly direct deposit of at least \$300, a combined deposit relationship of \$2,500 (based on your balance at the end of your statement cycle), enrolling in and maintaining electronic statements or primary customer is 65 years of age and older.

### CHECKING WITH INTEREST

- Monthly Maintenance Charge \$10.00

Fee waived with a combined deposit relationship of \$5,000 (based on your balances at the end of the statement cycle)

### PREMIER CHECKING

- Monthly Maintenance Charge \$15.00

Fee waived with a combined deposit relationship of \$25,000 (based on your balances at the end of the statement cycle) and an average daily balance of \$5,000 (calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period).

## IRA/Keogh/SEP

- Transfer of Trustee Collections \$25.00
- Keogh New Account Set-up FREE
- Keogh Annual Plan Maintenance FREE
- SEP New Account Set-up FREE

## Money Market

DebitCard Transactions, Transfers, or Checks Drawn (Limit 6 per monthly cycle)

### MONEY MARKET

- Monthly Maintenance Charge \$5.00

Fee waived if a balance of \$5,000 is maintained at the end of your statement cycle.

- Excess transactions (each) \$10.00

### POWER FLEX MONEY MARKET

- Monthly Maintenance Charge \$15.00

Fee waived if a balance of \$1,000 is maintained at the end of your statement cycle.

- Excess transactions (each) \$10.00

## Savings

- Monthly Maintenance Charge \$2.00

Fee waived if the account average daily balance (calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period) is \$100 or more. There are no monthly maintenance fees associated with the following accounts: Smart Move Online Savings, Holiday Club, Vacation Club, School Passbook and Kids Club Accounts.

### STATEMENT SAVINGS

DebitCard Transactions or Transfers (Limit 6 per monthly cycle)

- Excess transactions (each) \$10.00

## Abandoned Property

Costs for public notice and certified mail as required by law will be passed on to each applicable account.

- Special handling charge (per account) \$15.00
- Reclamation (per account) \$20.00

## Debit MasterCard/ATM

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

## Legal Process Compliance

(Levies, Subpoenas, Restraining Notices, etc.)

- Per Hour \$100.00
- Plus photocopy charge (per item) \$5.00

## Overdraft

- Overdraft Fee \$30.00
- Overdraft Insufficient Fee \$30.00
- Overdraft Uncollected Fee \$30.00
- Overdraft Protection Transfer Fee 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.

## 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 Check Fee (per item) \$10.00  
(deposited in account or cashed)
- 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 FREE
- Reconciliation of Account (no Bank Error) Including interim statement (per hour, one hour min.) \$25.00
- Gift Cards for Ridgewood customers FREE

### External Funds Transfer

- Standard Incoming FREE
- Standard Outgoing FREE
- Person-to-Person Transfers FREE
- Express Outgoing \$6.95

### Money Orders (each)

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

### Wire Transfers (depositors only)

- Outgoing (domestic) \$25.00
- Incoming FREE

