

DISCLOSURE OF SERVICE CHARGES

Effective Date: April 3, 2023

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.

GREEN CHECKING

- Monthly Maintenance Charge FREE

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) or 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).

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).

BANKON CHECKING

- Monthly Maintenance Charge \$5.00

Fee can decrease to \$3.00 when enrolling in e-Statements

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

MONEY MARKET

- Monthly Maintenance Charge \$5.00

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

POWER FLEX MONEY MARKET

- Monthly Maintenance Charge \$15.00

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

SMART MOVE MONEY MARKET

- Monthly Maintenance Charge \$15.00

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

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.

External Funds Transfer

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

WIRE TRANSFERS (DEPOSITORS ONLY)

- Outgoing (domestic) \$25.00
- Outgoing (international) \$30.00
- Incoming FREE

Foreign Currency

Exchange Fee Structure

- Next Day Shipping FREE
- Priority Shipping \$10.00
- Currency Exchanged equal to or over \$500 USD \$10.00
- Currency Exchanged under \$500 USD \$20.00

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 FREE
- Reconciliation of Account (no Bank Error) Including interim statement (per hour, one hour min.) \$25.00
- Gift Cards for Ridgewood customers FREE
- Money Orders (each)
 - Depositors \$3.00
 - Non-Depositors \$10.00

