

# DISCLOSURE OF SERVICE CHARGES

Effective Date: July 1, 2025

## 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 \$10.00

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

### SMART MOVE MONEY MARKET

- Monthly Maintenance Charge \$10.00

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
- Customer Requested Replacement Debit Card \$5.00

## Legal Process Compliance

(Levies, Subpoenas, Restraining Notices, etc.)

- Per Hour \$150.00
- Plus copy 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 \$200.00
- 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) \$35.00
- 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
- Copy Charge \$5.00
- Returned Mail, processing fee (per month/per account) \$5.00
- Signature Guarantee, Investment Securities (per item) \$10.00
- Stop Payment (per item) \$30.00
- Transcript of account FREE
- Reconciliation of Account (no Bank Error) Including interim statement (per hour, one hour min.) \$25.00
- Teller Check \$2.00

