



Ridgewood Savings Bank – Multiply the Good 2025 Facebook Contest Rules

The contest is sponsored by Ridgewood Savings Bank ("Bank"), 71-02 Forest Avenue, Ridgewood, New York 11385.

For the purposes of this contest, a "Qualifying Charity" is defined as a qualifying local 501(c)(3) charity that serves and has an office located in any of the following New York counties: Bronx, Kings, New York, Queens, Richmond, Nassau, Suffolk, Westchester, Putnam or Rockland, or in Fairfield County, Connecticut.

Contest is open to all legal U.S. residents who are eighteen (18) years of age or older. Contest period begins on December 2, 2025 at 10:00 a.m. ET and ends at 11:59 p.m. ET on December 22, 2025 ("Contest Period"). To enter the contest, post the name of your preferred Qualifying Charity on the Bank's Facebook page (www.facebook.com/RidgewoodBank) during the Contest Period. The five [5] Qualifying Charities that receive the most posts ("Winning Charities") will each receive a charitable contribution of \$1,000 from Ridgewood Savings Bank. In the event of a tie for the fifth contribution, the \$1,000 for that contribution will be divided amongst the Qualifying Charities that tie for that contribution. No purchase necessary. Limit one entry per person. Prizes are nontransferable.

By submitting any entry, you agree to be bound by these Official Rules.

The Winning Charities will be notified via telephone. In order to receive the \$1,000 prize, each of the Winning Charities must authorize the use, without additional compensation, of its name and a description of its services for promotional and/or advertising purposes in any manner and in any medium which Ridgewood Savings Bank may deem appropriate. Also, each of the Winning Charities will be required to furnish their effective tax exempt status award letter from the IRS, along with any other information or documentation the Bank may deem pertinent (description of organization, list of board members, etc.). In addition, each of the Winning Charities must acknowledge that Ridgewood Savings Bank will not be held liable for any loss, damages or injury associated with accepting or using the contribution. Ridgewood Savings Bank reserves the right, in its sole discretion, to refuse a contribution to any of the Winning Charities and instead contribute to one of its chosen supported charitable organizations.

Ridgewood Savings Bank is not responsible for mechanical, technical, electronic, communications, telephone, computer, hardware or software errors, malfunctions or failures of any kind including: failed, incomplete, garbled or delayed transmission of online entries, traffic congestion on telephone lines, the Internet or any website or lost or unavailable network connections which may limit an online entrant's ability to participate in the contest, and any injury or damage to entrant's or any other person's computer related to or resulting from participating in or downloading any information necessary to participate in the contest.

This contest is subject to all federal, state and local laws. Ridgewood Savings Bank reserves the right to withdraw or terminate this contest at any time without prior notice. Federal, State and Local taxes and expenses relating to the acceptance and use of the prize are the sole responsibility of the recipient. Void where prohibited by law. All voting determinations shall be determined by Ridgewood Savings Bank in its sole discretion.

Ridgewood Savings Bank acknowledges that this contest is in no way sponsored, endorsed or administered by, or associated with, Facebook. All entrants, participants and Winning Charities understand that information will be provided to the Bank and hereby agree to release Ridgewood Savings Bank and Facebook from any liability in connection with this contest.

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