

Enter at our Norwood branch for your chance to win!

\$500 Grand Prize | \$250 2nd Place Prize | \$100 3rd Place Prize

***\$500 Grand Opening Sweepstakes Official Rules**

No Purchase Necessary

Eligibility: Must be a legal resident of the United States (excluding residents of Puerto Rico, U.S. Virgin Islands, Guam and other U.S. territories), and at least 18 years old as of the date of entry in order to enter the \$500 Grand Opening Sweepstakes ("Sweepstakes"). Employees, officers and trustees of Ridgewood Savings Bank, immediate families (spouse, parents, children and siblings) and individuals living in the households of such individuals are not eligible to participate. All eligibility is subject to all federal, state and local laws and regulations. All entries are the property of Ridgewood Savings Bank (the "Sponsor").

How to Participate: Sweepstakes begins at 12:00 AM Eastern Time ("ET") on 9/07/2021 and ends at 11:59 PM ET on 10/2/2021 ("Sweepstakes Period"). To enter the Sweepstakes during the Sweepstakes Period, an eligible entrant must complete a raffle entry ticket at the Sponsor's branch at 320 East 204th St., Bronx, NY, during normal business hours. Entrants must provide a United States mailing address (no P.O. Boxes). There is a limit of one entry per person. Entries that do not comply with these Official Rules herein as determined by the Sponsor in its sole discretion will be disqualified. Sponsor is not responsible for lost, late, misdirected, corrupted, incomplete or damaged entries. Proof of submission is not proof of receipt by Sponsor. By entering this Sweepstakes, each entrant agrees to be bound by these Official Rules and by all decisions of the Sponsor, whose decisions regarding all aspects of the Sweepstakes shall be final.

Drawing and Prize: Three (3) winners ("Winner" or "Winners") will be selected in a random drawing containing all eligible entries received during the Sweepstakes Period on or about 10/12/2021. The odds of winning vary based on total number of eligible entries received. Sponsor's decision is based on its sole discretion and interpretation of these Official Rules and is final and binding in all respects. The first Winner to be selected will be awarded the grand prize of \$500.00; the second Winner to be selected will be awarded the second place prize of \$250.00; and the third Winner to be selected will be awarded the third place prize of \$100.00 (collectively, "Prize" or "Prizes"). The actual retail value of all of the Prizes is \$850.00. Winners will be notified via email or telephone. If Winner is unreachable after five (5) days or is ineligible for the Prize, an alternate winner will be selected by the Sponsor. Winners can pick up the Prize at the Sponsor's branch at 320 East 204th St., Bronx, NY. Prize is nontransferable. Sponsor reserves the right to substitute the Prize or any one or more components of the Prize with a prize or component of equal or greater value. Winners must provide Sponsor with valid identification and a certification of a valid taxpayer identification number or Social Security number before any Prize will be awarded. Winner is solely responsible for any and all federal, state and local taxes and fees assessed as a result of the Prize. Sponsor is not responsible for Prizes lost in the mail.

General: By claiming the Prize, the Winner authorizes the use, without additional compensation, of his or her name and/or likeness and/or voice/photograph and/or municipality of residence for promotion and/or advertising purposes in any manner and in any medium that the Sponsor may deem appropriate. Winner and all entrants, as a condition of entry into the Sweepstakes, agree to release Sponsor from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property that may be sustained in connection with participating in any aspect of the Sweepstakes, the receipt, ownership or use of the Prize awarded, or any typographical or other error in these Official Rules. The Sweepstakes is subject to all federal, state and local laws. The Sponsor reserves the right to withdraw, terminate or modify the Sweepstakes at any time and for any reason without prior notice. Void where prohibited or restricted by law. The Sponsor reserves the right in its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes; violates the Official Rules; or acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Any personally identifiable information collected during an entrant's participation in this Sweepstakes will be used by Sponsor in accordance with its privacy policy, available at <https://www.ridgewoodbank.com/home/disclosure/privacy>. By completing and submitting the entry form, entrants signify their agreement to such privacy policy.

Sponsor: The Sweepstakes is sponsored by Ridgewood Savings Bank, 71-02 Forest Avenue, Ridgewood, NY, 11385.

Winners' List: To obtain the names of the Winners, send a letter with self-addressed stamped envelope to: 71-02 Forest Avenue, Attn: Marketing Contests, Ridgewood, NY, 11385. All such requests must be received by 10/30/21.