
FREE SERVICES

ATM Network Use:

- Ridgewood ATM Use
- Point of Sale Network Use

Automatic Transfers Between Accounts

Consumer Loan Applications

Changes in Signatories - Non-profit Corps.

Direct Deposits (Social Security etc.)

IRA New Account Set-up

IRA Plan Maintenance

Mobile Banking

- View Account History
- Transfer Between Accounts
- Mobile Bill Payment
- Mobile Check Deposit

Mortgage Applications

Notary Services for Depositors

Online Banking/Bill Pay

- View Account History
- Transfer Between Accounts
- Pay Bills
- Set up Alerts
- Open New Accounts
- Use Financial Management Tools
- View Online Educational Material
- Rewards Program

Passbook Collections

Postage-paid Bank-by-Mail Envelopes

Signature Verification

Telephone Access Banking (TAB):

- Balance Inquiries
- Transfer Funds
- Verification of checks paid
- Loan Payments

DISCLOSURE OF SERVICE CHARGES

Effective July 14, 2014

For Rates and Banking Hours please call
Brooklyn * Bronx * Queens (718) 240-4RSB (772)
Nassau * Suffolk (516) (631) 643-0360
Manhattan * Westchester (877) 690-0784



Member FDIC



Rev. 7/14/14

www.ridgewoodbank.com

CHECKING

Basic Banking Account

Monthly Maintenance Charge	\$3.00
•Waived with Direct Deposit Relationship, a \$2,500 Total Relationship, or by maintaining Online Banking with Ridgewood.	

Checking With Interest Account

Monthly Maintenance Charge	\$10.00
•Waived with Direct Deposit Relationship or a \$5,000 Total Relationship with Ridgewood.	

ACORN Checking Account (With Interest)

Monthly Maintenance Charge	\$10.00
•Waived with Direct Deposit Relationship or a \$5,000 Total Relationship with Ridgewood.	

MONEY MARKET

Money Market Account

Monthly Maintenance Charge	\$5.00
•Waived with \$5,000 balance	
DebitCard Transactions, Transfers, or Checks Drawn (Limit 6 per monthly cycle)	
•Excess transactions (each)	\$10.00

Power Flex Money Market Account

Monthly Maintenance Charge	\$15.00
•Waived with \$1,000 balance	
DebitCard Transactions, Transfers, or Checks Drawn (Limit 6 per monthly cycle)	
•Excess transactions (each)	\$10.00

SAVINGS

Savings Accounts

Monthly Maintenance Charge	\$ 2.00
•Waived with \$100 balance	
DebitCard Transactions or Transfers (Limit 6 per monthly cycle)	
•Excess transactions (each)	\$10.00
Lost Passbook	\$10.00
Returned Check Fee (deposited in account or cashed)	\$10.00
Interim Statement	\$ 5.00

COUPON REDEMPTION

Per Envelope	\$10.00
Returned Coupons	\$25.00

COLLECTIONS

Matured Bonds, Notes, Bills etc. (each)	\$50.00
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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

ALL ACCOUNTS ON WHICH CHECKS MAY BE DRAWN

Checkbook order or personalized deposit slips - price varies according to style, plus Secure Shipping and tax.	
Business Checking Amendments	
•Partnership	\$10.00
•For Profit Business	\$10.00
Interim Statement	\$ 5.00
Photocopy (per statement and check)	\$ 5.00
Reconciliation of Account (no Bank error)	
•Including interim statement (per hour, one hour minimum)	\$25.00
Checks returned for insufficient or uncollected funds*	
Returned Check Fee (deposited in account or cashed)	\$30.00
Returned Check Fee (deposited in account or cashed)	\$10.00
Online-Banking	
•Transfers against insufficient funds	\$30.00
•Bill Payment against insufficient funds	\$30.00
Overdraft Privilege (per item paid)*	\$30.00
Overdraft Protection Transfer (per check)**	\$10.00
Rejected Check Processing (per check)	
•Includes outstanding checks from closed accounts paid on new accounts.	\$ 2.00
Stop Payment (each check)	\$25.00

IRA/KEOGH/SEP

Transfer of Trustee Collections	\$25.00
Keogh New Account Set-up	\$100.00
Keogh Annual Plan Maintenance	\$25.00
SEP New Account Set-up	\$10.00

LEGAL PROCESS COMPLIANCE

(Levies, Subpoenas, Restraining Notices, etc.)	
Per Hour	\$100.00
Plus photocopy charge (per item)	\$5.00

OTHER

Consular Letters	\$25.00
External Funds Transfer	
•Standard Incoming	FREE
•Standard Outgoing	\$2.50
•Express Outgoing	\$6.95
•Person-to-Person Transfers	\$1.00
Money Orders (each)	
•Depositors	\$ 3.00
•Non-Depositors	\$10.00
Notary Services (per item)	
•Depositors	FREE
•Non-Depositors	\$2.00
Photocopy - Paid Teller's Check/Money Order	\$5.00
Returned Mail	
Processing Fee (per month/per account)	\$5.00
Signature Guarantee	
•Investment Securities (per item)	\$10.00
Stop Automated Transfer from account	
•Single Payment – one time	\$25.00
•All Transfers – per payee	\$25.00
Stop Payment	
•Teller's Check/Money Order	\$25.00
Transcript of account	
•Per hour (one hour minimum)	\$25.00
•Photocopy (per page)	\$5.00
Travelers Cheques (per \$100.00)	\$1.00
Wire Transfers (depositors only)	
•Outgoing (domestic)	\$25.00
•Incoming	\$10.00

RIDGEWOOD DEBIT / ATM CARD

Non-Ridgewood ATM Use (4 free per month)	\$1.00
Overdraft Privilege Plus (per item paid)*	\$30.00
Lost Card Replacement	\$10.00
PIN Replacement	\$5.00
Special Expedited Handling	\$50.00

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.	

* Maximum daily fee of \$90.00

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