

ANDREW M. CUOMO Governor LINDA A. LACEWELL Superintendent

August 5, 2021

Ms. LouAnn Mannino
Vice President – Branch Operations
Ridgewood Savings Bank
71-02 Forest Avenue
Ridgewood, NY 11385

Dear Ms. Mannino:

Reference is made to your letter dated May 7, 2021, advising the Superintendent of the intention of Ridgewood Savings Bank (the "Bank") to close its branch office at 3445 Jerome Avenue, Borough of Bronx, City of New York 10467.

Pursuant to the provisions of Supervisory Procedure G-112, Deputy Superintendent of Banks Yolanda Ford will not interpose any objection to the closing of this branch office.

When the office s officially closed for business, please inform us that the Bank is surrendering its authorization to operate this branch and confirm the specific date on which it was discontinued.

Very truly yours,

Gerald J. Stein

Gerald J. Stein Senior Bank Examiner Community & Regional Banks – Applications Unit

cc: Federal Deposit Insurance Corporation Federal Reserve Bank of New York