# RIDGEWOOD SAVINGS BANK APPLICATION SUBMITTED TO THE FEDERAL DEPOSIT INSURANCE CORPORATION

# TO ESTABLISH A BRANCH OFFICE AT

**320 East 204 Street Bronx, NY 10467** 



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#### Establish or Relocate Domestic Branch or Office

#### Establish a Branch

#### Confirmation

Submitted Date 2020-12-11 14:04:11.0 Confirmation Number: 121120-137051-16026

Application ID: 20201359

#### RIDGEWOOD SAVINGS BANK

RIDGEWOOD, NY

**FDIC Certificate Number: 16026** 

Your application has been submitted to the FDIC and your State Banking Department. The FDIC processing timeframe begins the next business day after receipt of a substantially complete application. You will be notified if FDIC considers your application incomplete. Please print a copy of this screen for your records and have the Authorizing Official sign a paper copy to be retained at the bank. You must submit a copy of a recent consolidated financial statement. If this information was not electronically attached to this submission, you may submit it via mail or fax.

Below are one or more buttons. Click Amend Application to update the application. Click Withdraw Application to withdraw the application.

#### **FDIC Point of Contact**

Your FDIC Point of Contact for this application is: CRAIG GOOD Suite 1200 350 Fifth Avenue New York, NY 10118 Toll Free (800) 334-9593 Local (917) 320-2500 Fax (703) 465-4321 DSCFCXApplicationsMBNY@FDIC.gov

## **State Banking Department Point of Contact**

Your application has been submitted electronically to the following State Banking Department Point of Contact:

Dr. Cathy Weintraub

Director of Applications

New York State Department of Financial Services

One State Street - 7th Floor

New York, NY 10004 Phone: 212-709-1531 Fax: 212-709-1542

cathy.weintraub@dfs.ny.gov

#### **Branch Information**

Service Type:

Full Service - Brick and Mortar

Branch Name: Address Line 1:

Norwood Branch 320 East 204 Street

Address Line 2:

City:

Bronx

State: ZIP Code:

New York 10467 -

County:

BRONX

#### **Newspaper Publication**

#### **Main Office Publication**

FirstPublication Date:

12/09/2020

Second Publication Date:

Newspaper Name:

Daily News

City:

New York

State:

NY

County:

**NEW YORK** 

Was this newspaper publication used to meet the publication requirements for the proposed branch

location?

Yes

#### Other Required Information

Insider Involvement Details:

Completed?

No

Environmental Impact Statement:

Completed?

It is not anticipated that establishment of a branch at the proposed location will have any adverse impact on the human environment. The proposed site is approximately a 2,561 square foot commercial space located on the corner of East 204th Street and Hull Avenue. There will be no adverse effect on existing traffic patterns. The site of the proposed branch is currently zoned to permit the operations of a banking office.

National Register of Historic Places Statement:

Completed?

The proposed site is not included in or eligible for inclusion in the National Register of Historic Places. Confirmation to that effect from the New York State Historic Preservation Office has been received and is set forth in the SHPO attachment.

SHPO/THPO Consultation Date:

12/07/2020

**CRA Compliance Comments:** 

Completed?

Establishment of a branch at the proposed site will not affect the size of the local community to be served by the Bank under the Community Reinvestment Act (the "Act"), nor will it affect the Bank's compliance with the Act in any other way. The local community served by the Bank consists of the counties of Kings, Queens, Nassau, Suffolk, New York, Bronx and Westchester.

**CRA Deficiencies Action Comments:** 

Completed?

Not Applicable

No

Undercapitalized Institution:

Completed?

Other Comments:

#### **Attachments**

#### **File Attachments**

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FirstPreviousNextLast

System File Name	File Type	Original File Name	File Description	Created By	<b>Created Date</b>	Submitted
EBA20201304 6-3.pdf	Information for State Banking Department	NYSDFS - Ri dgewood Savi ngs Bank - No rwood Applica tion.pdf	NYSDF - Ridgewood Savings Bank Application - Norwood branch	LouAnn Mann	. 12/11/2020 ino 2:01 PM	Y
EBA20201304 6-2.pdf	Consultation with State Historic Preservation Officer (SHPO)	SHPO - RSB - Norwood Bran ch.pdf	SHPO Letter - Ridgewood Savings Bank - Norwood Branch Application	LouAnn Mann	. 12/11/2020 ing 11:54 AM	Y
EBA20201304 6-1.pdf	Newspaper Publication	Daily News_A ffidavit.pdf	Daily News Publication - RSB Norwood Branch 12-09- 2020	LouAnn Mann	. 12/11/2020 in9:48 AM	Y

#### **Contact Information**

#### **Contact Person**

First Name:

LouAnn

Last Name:

Mannino

Title:

Vice President

Telephone Number:

(718) 240-4821

Email Address:

lmannino@ridgewoodbank.com

Address Line 1:

7102 Forest Avenue

Address Line 2:

Address Line 3:

City:

Ridgewood

State:

NY

ZIP Code:

11385

### **Authorizing Official**

Authorizing official is the same as the contact person.

The Authorizing Official has reviewed the document and knows that it is accurate.

Authorizing Official's

Signature:

Date:

12/11/2020

Print Name:

LouAnn Mannino

Title:

Vice President