Guided by Our Values.

Dedicated to Our Communities.

Statement of Condition
January 1, 2019
Since 1921, we’ve worked to Multiply the Good in the lives of our customers by focusing on Our Core Values:

- Relationships
- Financial Solutions
- Convenience
- Competitive Rates
- Giving Back
- Strength & Stability

Today, we’re the largest mutual savings bank in the state, trusted by thousands throughout our communities.

And we’re as committed as ever to the values that helped us get here.

www.ridgewoodbank.com
Message from the Chairman

2018 was a record year for Ridgewood Savings Bank in many ways, as depicted by just about every measurement, financial and otherwise. Net income for the year exceeded $35 million, which contributed to our capital reaching nearly $720 million. The Bank’s assets grew to $5.5 billion, deposits increased to $4.25 billion and loans reached $3.8 billion. These results represent the highest recorded level in the Bank’s 97-year history. The growth we achieved and the records we set reflect our ongoing commitment to our Core Values: building strong Relationships, fostering Convenience, developing Financial Solutions and offering Competitive Rates to help our customers achieve their financial dreams, Giving Back to the communities we serve, and remaining a Strong and Stable financial institution. We are proud to say that Ridgewood Savings Bank is the largest mutual savings bank in New York State.

Looking beyond the financial results, we are pleased to have completed many initiatives during the year, all of which were designed to deliver on our value proposition.

Leonard Stekol
Chairman, President & CEO

“Looking beyond the financial results, we are pleased to have completed many initiatives during the year, all of which were designed to deliver on our value proposition.”

Continued on next page ...
We continued to implement the latest technology, including Mobile Wallet, MX Personal Finance Tool, mobile eStatements, online forms, online and mobile chat and text alerts. For your convenience, we continue to upgrade our banking facilities with drive-up ATMs and comfortable customer lounges with coffee stations and Wi-Fi connectivity.

2018 marked a milestone in Ridgewood’s commitment to giving back to our communities. Since 2002, our employees have raised over half a million dollars for local charities. In 2018 alone, our employees volunteered almost 2,800 hours of their time at community and charitable events. The Bank financed over $170 million in affordable multifamily housing and mixed-use properties and invested an additional $14.5 million to help build, rehabilitate and provide safe and affordable housing for lower-income New York residents. Our corporate giving programs supported many worthy projects, including hospitals, food banks, volunteer fire and ambulance services, youth programs and educational and housing initiatives within our communities.

We continued to conduct financial literacy workshops on topics such as buying a home, budgeting and saving, and credit management. We educated 1,500 senior citizens about how to protect themselves from identity theft, and reached 16,000 students through our participation in the Teach Children to Save and Get Smart About Credit programs sponsored by the American Bankers Association.

We were happy to celebrate several longstanding relationships in our communities during the year. 2018 marked the 70th anniversary of our Laurelton branch, the 20th anniversary of our West Babylon and Grand Avenue branches, the 15th anniversary of our Cobble Hill branch and the 10th anniversary of our Sheepshead Bay branch. Our new locations that opened a year ago in Clinton Hill and Plainview have been very well received by the communities. We held Community Appreciation events at these branches to celebrate their anniversaries.

The year also brought changes to our Board of Trustees. At year-end, Mary A. Ledermann retired from the Board of Trustees, having served since 1999. Mary’s wisdom, integrity and guidance will be greatly missed. We wish her many happy years of retirement.

We welcome two new Trustees to our Board: Brian P. Mooney and Kevin J. Shine, whose diverse experience will provide invaluable guidance and oversight to the Bank’s management.

While our 2018 achievements have given us strong momentum going into 2019, we remain cognizant that many challenges remain ongoing. Looking forward to 2019, we will continue to evolve our branches, contact center and digital delivery channels, while enhancing and increasing product offerings to ensure that our customers experience outstanding service at every touchpoint. We are confident that by staying true to our traditional values, and through the sustained efforts of our dedicated Board of Trustees, supportive Management and loyal Staff, we will continue to develop and deliver modern solutions and share our success with our Customers, our Communities, and our Employees.

From all of us in the Ridgewood family, we thank you for your continued support. We remain ever mindful of the trust you have placed in us. We extend our best wishes to you for good health, happiness and prosperity in 2019.

Leonard Stekol
Chairman, President & CEO
Always Improving.
Because You Deserve It.

At Ridgewood, we’re proud to offer a full range of quality financial solutions with fewer fees, more benefits and innovative features to support your everyday needs and goals.

We continue our commitment to traditional values while bringing modern conveniences to the communities we serve.

Here’s a look at some of our newest and most popular products, services and special features.

Expanded Selection of Checking Accounts

Whether you’re looking for easy ways to manage your finances, competitive rates or exclusive benefits, we have a checking account that’s right for you.

NEW Ridgewood Good Checking – Get 24/7 online access, debit card rewards and more flexibility with this affordable everyday account.

Checking with Interest – Ideal for customers with higher balances, this account makes it easy to earn competitive dividends on your everyday funds.

NEW Premier Checking – Earn a competitive rate on higher balances while enjoying convenience and special perks.

Student Advantage Checking – This free account gives you or your child easy ways to manage money while in school, along with special features just for students.

Download our Mobile Banking app today.

Account features and terms subject to change.
Tools to Protect & Manage Your Money

Make your finances fit your life with these valuable financial tools:

NEW Money Management (MX) – This free tool lets you view your Ridgewood accounts as well as accounts you hold with other institutions to help you establish a budget, set savings goals, manage debt and monitor your overall financial health.

NEW ID Theft Resolution Services – For Ridgewood checking customers, 24/7 support is always just a phone call away.

Enhanced Customer Service Capabilities

Stay on top of your banking with real-time information and user-friendly online tools.

NEW Debit Card Fraud Text Alerts – If there’s a suspicious transaction, find out fast with real-time alerts via Debit Card Fraud Text Alerts.*

NEW Secure Online Forms – Easily review and update account information through Online Banking or your Mobile Banking app.

NEW Online Chat – Get answers fast by chatting online with one of our friendly representatives. Extended hours and screen-sharing capabilities make this service extra convenient.

Better Options for Homebuyers

Owning your home is an exciting opportunity, but it also comes with big financial decisions. Whether you’re looking to buy, refinance or make home improvements, our affordable financing and local mortgage consultants can make the process easier.

NEW Good Move Mortgages – When it’s time to buy your first home or move up to something bigger, turn to us. We offer low rates, low down payment options and friendly local service from start to finish.

Home Equity Products – Build an addition, renovate your kitchen, consolidate debt and more with affordable financing backed by the equity in your home. With some of the area’s best rates, our Home Equity Line of Credit or Home Resource Loan could be the right solution for you.

To learn more about these benefits, compare checking accounts and open your account online, visit www.ridgewoodbank.com.

Learn more and connect with a local mortgage consultant at www.ridgewoodbank.com.

* Message rates may apply. Loans subject to credit approval. All loans secured by a mortgage lien on property.
Ready to Plan Your Financial Future?

So are we. Whether you’re starting a family or starting retirement, Ridgewood Financial Services offers access to financial solutions to help prepare you for what’s next.

Our Financial Consultants offer:

**Personalized Guidance** – We start by listening. You tell us what you want to accomplish, your tolerance for risk, your current savings and investments and how much time you have to reach your goals. Then we’ll help you craft a strategy that’s right for you.

**Data-Driven Results** – Our recommendations are informed by the latest research from highly respected industry analysts.

**Unwavering Integrity** – We’re committed to providing our clients with the objective, informed guidance they deserve.

Visit [www.ridgewoodbank.com](http://www.ridgewoodbank.com) to set up your complimentary financial review.
A Business Like Yours Needs a Bank Like Ours.

Ridgewood offers a full line of business products and services designed to save you time, boost your productivity and help your business grow. Our business solutions include:

**Competitive Accounts** – Earn a special higher rate with our Business Money Market account, and enjoy more flexibility and great features with our Business Checking and Savings accounts.

**Free Online and Mobile Banking** – Easily check balances, transfer funds, pay bills and more.

**Business Loans** and **Lines of Credit** – Grow your business with competitive financing and fast prequalification for qualified applicants.

**Payroll Services** – Save time and administrative costs with our web-based payroll solutions.

**Merchant Services** – Give your customers more ways to pay with our state-of-the-art payment processing.

Call (844) 772-4722 or visit www.ridgewoodbank.com to learn more.

*Offered through third-party partners. Account features and terms subject to change.
Here for Our Community

Since we first opened our doors in 1921, community and service have been the foundation for everything we do. Each year, Ridgewood proudly supports local hospitals, food banks, youth programs, housing initiatives and many other worthy causes through corporate giving and the generosity of our employees.

How We Gave Back in 2018:

- **291** employee volunteers
- **2,788** volunteer hours
- **845** hours volunteering at local soup kitchens
- **$140,600** in community reinvestment
- **$75,000** in community outreach
- **$577,000** in corporate giving & donations
- **$57,000** in employee charitable donations
- **$84,000** in bank-matched donations
- **16,000** students and **1,500** senior citizens reached through Ridgewood’s financial literacy programs
We believe that our ongoing commitment to stability, responsible banking practices and investment within our communities will help us sustain our positive growth trajectory.
# 2018 Statement of Condition

For the Year Ended December 31, 2018  
(Dollars in thousands)

## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>As of End of Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Due from Banks</td>
<td>$101,156</td>
</tr>
<tr>
<td>Federal Funds Sold</td>
<td>NONE</td>
</tr>
<tr>
<td>Short-Term Money Market Instruments</td>
<td>NONE</td>
</tr>
<tr>
<td>Investment Securities:</td>
<td></td>
</tr>
<tr>
<td>Securities Held to Maturity:</td>
<td></td>
</tr>
<tr>
<td>- U.S. Government Obligations &amp; Other Debt Securities</td>
<td>NONE</td>
</tr>
<tr>
<td>- Mortgage-Backed Securities</td>
<td>$248,495</td>
</tr>
<tr>
<td>Securities Available for Sale:</td>
<td></td>
</tr>
<tr>
<td>Debt Securities:</td>
<td></td>
</tr>
<tr>
<td>- U.S. Government &amp; Agency Obligations</td>
<td>$57,969</td>
</tr>
<tr>
<td>- Municipal Obligations</td>
<td>11,698</td>
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<tr>
<td>- Corporate Obligations</td>
<td>144,744</td>
</tr>
<tr>
<td>- Mortgage-Backed Securities</td>
<td>760,850</td>
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<tr>
<td>Equity Investments:</td>
<td></td>
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<tr>
<td>- Mutual Funds</td>
<td>80,321</td>
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<tr>
<td>Loans:</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans:</td>
<td></td>
</tr>
<tr>
<td>- Conventional:</td>
<td></td>
</tr>
<tr>
<td>- One-to-Four Family Residential</td>
<td>$2,019,248</td>
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<tr>
<td>- Multifamily Residential</td>
<td>1,577,883</td>
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<tr>
<td>- Non-Residential</td>
<td>232,978</td>
</tr>
<tr>
<td>- F.H.A. Insured &amp; V.A. Guaranteed</td>
<td>NONE</td>
</tr>
<tr>
<td>- Construction Loans</td>
<td>NONE</td>
</tr>
<tr>
<td>- Home Equity Loans</td>
<td>27,922</td>
</tr>
<tr>
<td>Total Real Estate Loans</td>
<td>$3,838,031</td>
</tr>
<tr>
<td>Consumer &amp; Other Loans</td>
<td>9,938</td>
</tr>
<tr>
<td>Net Deferred Costs on Loans</td>
<td>18,840</td>
</tr>
<tr>
<td>Allowance for Possible Loan Losses</td>
<td>(23,290)</td>
</tr>
<tr>
<td>Investments in Bank Buildings &amp; Equipment</td>
<td>$3,843,519</td>
</tr>
<tr>
<td>Investments in Federal Home Loan Bank Stock</td>
<td>14,917</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>24,855</td>
</tr>
<tr>
<td>Goodwill &amp; Other Intangibles</td>
<td>13,708</td>
</tr>
<tr>
<td>Other Real Estate Owned</td>
<td>80,207</td>
</tr>
<tr>
<td>Other Assets</td>
<td>38</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$5,539,439</td>
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</table>

## Liabilities and Net Worth

<table>
<thead>
<tr>
<th>Description</th>
<th>As of End of Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due to Depositors:</td>
<td></td>
</tr>
<tr>
<td>- Savings Deposits</td>
<td>$1,778,145</td>
</tr>
<tr>
<td>- Money Markets</td>
<td>217,431</td>
</tr>
<tr>
<td>- Time Deposits</td>
<td>1,741,521</td>
</tr>
<tr>
<td>- Demand Deposits</td>
<td>514,522</td>
</tr>
<tr>
<td>- Escrow &amp; Other Deposits</td>
<td>$4,251,619</td>
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<tr>
<td>- Brokered Deposits</td>
<td>52,320</td>
</tr>
<tr>
<td>- Borrowings</td>
<td>NONE</td>
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<tr>
<td>- Accrued Expenses &amp; Taxes Payable</td>
<td>422,085</td>
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<tr>
<td>- Other Liabilities</td>
<td>15,634</td>
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<tr>
<td>- Net Worth</td>
<td>78,471</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Worth</strong></td>
<td>$5,539,439</td>
</tr>
</tbody>
</table>
Statement of Income and Changes in Net Worth

For the Year Ended December 31, 2018
(Dollars in thousands)

Income Statement
Interest & Dividends on:
Investment Securities ........................................................................................................... $ 34,994
Real Estate Loans .................................................................................................................... 131,663
Other Loans ........................................................................................................................... 256
Short-Term Investments ......................................................................................................... 1,528
Total Interest and Dividend Income .................................................................................... $ 168,441

Interest Expense of:
Savings Deposits .................................................................................................................. 7,368
Money Market Deposits ........................................................................................................ 1,300
Time Deposits ...................................................................................................................... 30,311
Demand Deposits ................................................................................................................ 595
Escrow Deposits .................................................................................................................. 251
Borrowings ........................................................................................................................... 7,685
Total Interest Expense ......................................................................................................... $ 47,510

Net Interest Income ............................................................................................................ $ 120,931
Less:
Provision for Possible Losses ............................................................................................ (4,754)
Other Operating Income ..................................................................................................... 13,724
Operating Expenses ........................................................................................................... (97,051)
Add:
Net Gain on Security Transactions ..................................................................................... 10,333

Net Income Before Taxes .................................................................................................... $ 43,183

Provision for Income Taxes:
Federal ....................................................................................................................................... (5,573)
New York State & City ......................................................................................................... (2,423)

Net Income for the Year ....................................................................................................... $ 35,187

Reconciliation of Net Worth
Net Worth at Beginning of Year .......................................................................................... $ 703,756
Net Income for the Year ....................................................................................................... 35,187
Unrealized Depreciation on Available for Sale Securities .................................................... (23,735)
Pension & Other Postretirement Plans Unrecognized Costs .................................................. 4,102
Net Worth at End of Year ................................................................................................... $ 719,310

Information concerning the renumeration of the three highest-paid officers and trustees’ fees may be obtained upon written request from The New York State Department of Financial Services, One State Street, New York, NY 10004. A fee of $.25 per page is required for each institution for which information is requested.
### Trustees

<table>
<thead>
<tr>
<th>Year Elected</th>
<th>Name and Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>Margaret M. Fitzpatrick, S.C.</td>
</tr>
<tr>
<td>2010</td>
<td>Peter M. Boger, Chm. Emeritus</td>
</tr>
<tr>
<td>2011</td>
<td>Paul C. Fitzpatrick</td>
</tr>
<tr>
<td>2012</td>
<td>Henry A. Braun</td>
</tr>
<tr>
<td>2012</td>
<td>Robert F. McCarthy</td>
</tr>
<tr>
<td>2016</td>
<td>Leonard Stekol</td>
</tr>
<tr>
<td>2016</td>
<td>Neil Weingarten</td>
</tr>
<tr>
<td>2019</td>
<td>Brian P. Mooney</td>
</tr>
<tr>
<td>2019</td>
<td>Kevin J. Shine</td>
</tr>
</tbody>
</table>

### Trustees Emeriti

<table>
<thead>
<tr>
<th>Year Elected</th>
<th>Name and Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1967</td>
<td>Rudolph J. Stutzmann</td>
</tr>
<tr>
<td>1974</td>
<td>Donald E. Henn</td>
</tr>
<tr>
<td>1980</td>
<td>Richard D. Frame</td>
</tr>
<tr>
<td>1984</td>
<td>William A. McKenna, Jr., Chm. Emeritus</td>
</tr>
<tr>
<td>1984</td>
<td>Donald Sullivan, O.S.F.</td>
</tr>
<tr>
<td>1999</td>
<td>Mary A. Ledermann</td>
</tr>
<tr>
<td>2001</td>
<td>William C. McGarry, Chm. Emeritus</td>
</tr>
<tr>
<td>2006</td>
<td>Michael A. Agnes</td>
</tr>
<tr>
<td>2006</td>
<td>James J. Dixon</td>
</tr>
</tbody>
</table>

### Executive

- **Leonard Stekol**, Chairman, President & CEO
- **Anthony J. Simeone**, EVP & CLO
- **Laura Camelo**, VP & Corporate Secretary

### Finance, Investments & Marketing

**Kenneth A. Ceonzo**, SVP & CFO

#### Finance

- **Coretta Johnson**, VP & Comptroller
- **Thomas N. Schneider**, AVP & Treasurer
- **Joyce Groza**, AVP & Accounting Officer
- **Gianpaolo Ruggirello**, AVP & Accounting Officer
- **Ludmila Girdhar**, Assistant Treasurer

#### Investments

- **James R. Jewett, Jr.**, VP & CIO

#### Marketing

- **Matthew T. Schettino**, VP & Marketing Director
- **Julie Perezaj-Ujkashevic**, Internet Marketing Mgr.

### Lending, CRA, Business Banking, Facilities & Purchasing

**Anthony J. Simeone**, EVP & CLO

#### Lending

- **Vito DiBona**, VP & Senior Real Estate Portfolio Mgr.
- **Gregory J. Hrycak**, VP & Commercial Lending Officer
- **Connie Manolopoulos**, VP
- **Arthur Saitta**, AVP & Residential Business Development Officer
- **Wenting Chen**, AVP & CRE Underwriter
- **Lucille Henry**, AVP
- **Bryan Lutz**, AVP & CRE Loan Officer

#### Facilities & Purchasing

- **Thomas Molloy**, AVP & CRE Loan Underwriter
- **James F. Marski**, AVP
- **Hector Nieves**, AVP & Chief Appraiser
- **Victor Padilla**, AVP

#### Lending

- **Frank Rojas**, AVP & Commercial Real Estate Loan Officer
- **Stefanie Georgijevski**, Residential Appraisal Mgr.
- **Bozena Dzikowska**, Assistant Mortgage Officer
- **Cheral Olivacce**, Assistant Mortgage Officer
- **Julia Krennison**, Assistant Mortgage Officer
- **Glenn Reyer**, Assistant Mortgage Officer
- **Alyssa Kamm**, CRE Underwriter

#### Business Banking & CRA

- **Domenico Ciaccio**, AVP, CRA Officer & Business Banking Mgr.

#### Facilities & Purchasing

- **Chiara Berthel**, VP
- **Steven Tolth**, AVP
- **Jonathan Coppersmith**, Purchasing Officer

### Information Technology

**Rosemarie Mignogna**, SVP & CTO

#### Information Technology

- **Ann Freese**, VP
- **Peter Kassal**, AVP
- **Charles Ameres**, Operations Support Mgr.
Retail Banking, Branch Operations, Banking Administration, Digital Banking & Contact Center

Carlos R. Sanchez, SVP & CBO

Branch Operations
LouAnn Mannino, VP
Richard Spiegel, VP & District Mgr.
Monica Zanotti, VP & District Mgr.
Renee Mittasch, AVP & District Mgr.
Joan Piccione, AVP & District Mgr.
Nancy Adzemovic, AVP
Adrian Aguirre, AVP
Linell Baumann, AVP
Brian Bernstein, AVP
Edith Duchatelier, AVP
Diane F. Fusullo, AVP
Evelyn Faya, AVP
Francisco Guevara, AVP
John Hennessey, AVP
Sebrina Jacobs-Tulloch, AVP
Amral Khan, AVP
Fausto Martinez, AVP
Jeanette Mulholland, AVP
Louise Seleznow, AVP
Maureen Thompson, AVP
Judy Williams, AVP
Jennifer Wilson, AVP
Kenneth Beeman, Branch Banking Officer
Pramella Bipat, Branch Banking Officer
Maureen Carvin, Branch Banking Officer
Pasquale Cicco, Branch Banking Officer
Romana Danishevskiy, Branch Banking Officer
Izeta Durakovic, Branch Banking Officer
Mary Forde, Branch Banking Officer
Leonardo Genna, Branch Banking Officer
Gewa Gurcharan, Branch Banking Officer
Tahmeed Kalam, Branch Banking Officer
Shahadoth Kazi, Branch Banking Officer
Jasmina Klom, Branch Banking Officer
Anthonie L. Marshall, Branch Banking Officer
Janice Martin, Branch Banking Officer
Elizabeth Martinez, Branch Banking Officer
Gurmattie Narain, Branch Banking Officer
Catherine Scibelli, Branch Banking Officer
Frederick Shivrattan, Branch Banking Officer
Sabrina Urso, Branch Banking Officer

Digital Banking & Contact Center
Mirsada Tagani, VP – Digital Channels
Sandra Narain, Demand Deposit Officer

Internal Audit
Annette Welsh, VP & Auditor
Pembe Sefket, AVP & Deputy Auditor
Marie-Yves Rodnez, Audit Mgr.
Viviana Picinic, Compliance Auditor Mgr.
Meng Lam, Assistant Audit Mgr.

Human Resources, Sales Development & Training and Development
Laura K. Peters, SVP

Human Resources & Sales Development
Doreen Dunne, AVP
Melissa A. Mentz, AVP
Christine Hanmer, Assistant HR Officer

Training and Development
Rachel L. Tatti, AVP & Training Officer
Rudra R. Rupchand, Assistant Training Officer

Compliance, Risk Management, Security & Information Security
Geraldine Brennan, SVP & CRO

Compliance
Lisa Funaro, VP & Compliance Officer
Kathryn Zeppieri, AVP & Assistant Compliance Officer

Risk Management
Barbara Giglio, AVP & Assistant Risk Officer
Daniela Fuschetti, Assistant Risk Officer – ERM

Security
Gavin Matranga, AVP & Security Director
Russell Barnes, AVP & Security Officer

Information Security
Douglas Coleman, Information Security Officer
## Banking Offices

### Queens

**Main Office – Ridgewood** (1)
- 71-02 Forest Ave.
- Ridgewood, NY 11385
- (718) 240-4900

**Astoria** (2)
- 43-14 Ditmars Blvd.
- Astoria, NY 11105
- (718) 274-5400

**Bayside** (3)
- 208-24 Cross Island Pkwy.
- Bayside, NY 11360
- (718) 423-3508

**Breezy Point** (4)
- Breezy Pt., NY 11697
- (718) 634-3600

**Forest Hills** (5)
- 107-55 Queens Blvd.
- Forest Hills, NY 11375
- (718) 261-2021

**Glendale** (6)
- 65-01 Myrtle Ave.
- Glendale, NY 11385
- (718) 923-0300

**Hollis** (8)
- 205-11 Hillside Ave.
- Hollis, NY 11423
- (718) 776-9100

**Laurelton** (9)
- 230-22 Merrick Blvd.
- Laurelton, NY 11413
- (718) 276-9100

**Whitestone** (10)
- 25-29 Parsons Blvd.
- Whitestone, NY 11354
- (718) 961-6900

### Bronx

**Allerton Avenue** (11)
- 711 Allerton Ave.
- Bronx, NY 10467
- (718) 882-2220

**Crosby Avenue** (12)
- 1745 Crosby Ave.
- Bronx, NY 10461
- (718) 931-7060

**Gun Hill Road** (13)
- 1770 East Gun Hill Rd.
- Bronx, NY 10469
- (718) 671-4600

**Jerome Avenue** (14)
- 3445 Jerome Ave.
- Bronx, NY 10467
- (718) 881-3430

**Morris Park** (15)
- 1134 Morris Park Ave.
- Bronx, NY 10461
- (718) 822-1190

**Sedgwick Avenue** (16)
- 3899 Sedgwick Ave.
- Bronx, NY 10463
- (718) 543-0400

### Brooklyn

**Bay Ridge** (18)
- 8522 3rd Ave.
- Brooklyn, NY 11209
- (718) 680-9500

**Bensonhurst** (19)
- 7124 18th Ave.
- Brooklyn, NY 11204
- (718) 621-8480

### Clinton Hill (21)
- 1035 Fulton St.
- Brooklyn, NY 11238
- (929) 666-4420

### Dyker Heights (22)
- 7020 13th Ave.
- Brooklyn, NY 11228
- (718) 238-0060

### Sheepshead Bay (23)
- 2520 East 17th St.
- Brooklyn, NY 11235
- (718) 615-4810

### Manhattan

**73rd Street** (24)
- 1404 2nd Ave.
- New York, NY 10021
- (212) 327-0800

**Yorkville** (25)
- 1646 1st Ave.
- New York, NY 10028
- (212) 348-2200

### Nassau

**Baldwin Harbor** (26)
- 835 Atlantic Ave.
- Baldwin Harbor, NY 11510
- (516) 223-2835

**Bellmore** (27)
- 2080 Bellmore Ave.
- Bellmore, NY 11710
- (516) 785-0385

### Franklin Square (28)
- 1010 Hempstead Tpke.
- Franklin Square, NY 11010
- (516) 775-1010

### Garden City Park (29)
- 2435 Jericho Tpke.
- Garden City Park, NY 11040
- (516) 294-9090

### Suffolk

**Lindenhurst** (33)
- 317 S. Wellwood Ave.
- Lindenhurst, NY 11757
- (631) 225-6600

**West Babylon** (34)
- 50 Farmingdale Rd./Rte. 109
- West Babylon, NY 11704
- (631) 376-1200

### Westchester

**New Rochelle** (35)
- 382 Pelham Rd.
- New Rochelle, NY 10805
- (914) 576-3200

**Yonkers** (36)
- 670 McLean Ave.
- Yonkers, NY 10704
- (914) 964-9820

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See location map on the next page ...