

EVERY GOAL • EVERY DAY

Count On Us



STATEMENT OF CONDITION
JANUARY 1, 2025



Experience the Difference



Combining modern conveniences with a century-long tradition of service, Ridgewood is the financial partner you can count on today, tomorrow and for years to come.

Whether you choose to bank at a neighborhood branch, from home or on the go, we're here to help you achieve every goal, every day.



Business &
Personal Solutions



36 Neighborhood
Branches



Leading-Edge
Digital Tools



Better Rates &
Lower Fees



Free Educational
Resources



Global Currencies
& Wires

Celebrate Shared Purpose



Strengthening the bonds of community is at the heart of what we do. We were honored to collaborate with our neighbors and support many meaningful causes in 2024.

\$1,011,916 Corporate Giving,
Donations & Outreach

\$175,950 Community
Reinvestment

\$83,858 Bank-Matched
Donations

\$86,123 Employee
Charitable Giving

1,581 Employee
Volunteer Hours



Message from the Chairman



Throughout 2024, the banking community encountered several challenges, including prolonged higher interest rates and continued inversion of the yield curve. Despite these obstacles, we approached the year with resilience and determination. As we began the year, we maintained a cautious yet optimistic outlook for capital growth, loan expansion and deposit growth.

Last year's message highlighted Ridgewood Savings Bank's robust history of overcoming challenges in its 103 years of operation, and I am delighted to share that we successfully built upon this legacy in 2024. Our commitment to excellence and adaptability allowed us to navigate these challenges with confidence, and continue to serve our customers and communities in a manner they have been accustomed to and deserve.

With these thoughts in mind, let's review some of the Bank's significant accomplishments from the past year.

Ridgewood Savings Bank ended 2024 with the highest level of deposits, loans and regulatory capital ever achieved in its proud 103-year history, as assets eclipsed the \$7 billion milestone in 2024.

The Bank's omnichannel deposit network, which includes retail branch, digital network and small business channels, experienced continued success in 2024. We continued to lend prudently on both residential and commercial real estate properties throughout 2024, with our commercial real estate lending still heavily focused upon local multifamily buildings. Our loans to low-to-moderate income borrowers continued to expand as a percentage of our residential lending. We also engaged with our local business communities by funding Small Business Administration (SBA) loans.



Thanks largely to our loyal customers and our efforts to retain valuable financial relationships, our liquidity remained robust while our asset quality also remained strong throughout 2024.

We are proud to report that, through our recently implemented customer feedback platforms, we received overwhelmingly positive results, with an average rating of 4.9 out of 5.0. Your feedback remains invaluable to us, as we strive to ensure that your voice guides our efforts to serve you better every day.

We received meaningful recognition in 2024, being named one of "America's Best Regional Banks" by both Newsweek and Bankrate®, as well as a "Best Bank" by Money. These accolades are a testament to our team's dedication to excellence and your unwavering support.

New services such as Early Pay (early receipt of payroll and Social Security Administration ACH deposits for eligible depositors) and Credit Score powered by SavvyMoney (financial education tools) were fully launched in 2024. Both of these services provide our customers more control and convenience in managing their finances.

We were also excited to celebrate the opening of our new state-of-the-art branch in New Rochelle, offering modern conveniences in a location designed to better serve our customers.

Continued on next page...

In summarizing the accomplishments of the past year, you can truly "Count On Us" to help you achieve "Every Goal" you have, whether your personal goal is to:



Begin your financial journey or deepen your banking relationship



Own a residential home or invest in a commercial property



Use modern digital banking tools or traditional branch banking services



Start a small business or successfully expand an existing one

Furthermore, no matter the challenges or circumstances that may come up, you can rest assured that Ridgewood Savings Bank will proudly be there to help assist you "Every Day."

On behalf of our Board of Trustees, I extend my heartfelt gratitude to our customers and employees. Ridgewood Savings Bank is more than just a financial institution: We are a dedicated partner in your financial journey. Building upon the numerous accomplishments from this past year, we look forward to many more years of growth, innovation and community engagement.

Sincerely,

Leonard Stekol

Leonard Stekol
Chairman,
President & CEO



Grow With Us



It was an exciting moment to celebrate the grand opening of our New Rochelle branch, located just off Main Street and less than a mile from the previous location.



We're thankful for the opportunity to enhance our support for Westchester residents by offering personalized service in a modern, convenient space.



Stay tuned: We're looking forward to joining our Long Island neighbors in commemorating the 25th anniversary of our Lindenhurst branch in 2025.

Discover Powerful Features



Explore Ridgewood's full range of digital banking tools, all designed to support and enhance your financial wellness.

Online & Mobile Banking

Handle your finances anytime, anywhere with our secure and easy-to-use digital banking capabilities:

- ✓ Bill pay
- ✓ Alerts and notifications
- ✓ Recurring transfers
- ✓ Mobile check deposit
- ✓ Quick Balance
- ✓ Money transfers
- ✓ Alexa® Voice Banking¹ with Zelle®²

Money Management (MX)

Monitor your spending, build a budget, manage your debt and stay on top of your accounts with ease.

Mobile Wallet

Enjoy fast and secure checkouts using your smartphone, smartwatch or fitness device.

Smartwatch Banking

Shop effortlessly using your watch while keeping an eye on up-to-the-minute account balances and recent transactions.

Get the Ridgewood Mobile App from the App Store or Google Play today.



Debit Card Rewards

Take advantage of two easy ways to earn rewards every time you use your debit card for purchases:

- ✓ Rack up points for cash back, travel, and more with uChoose Rewards®.³
- ✓ Receive exclusive cash back offers at select retailers with Purchase Rewards.

Debit Card Controls

Receive text alerts and safeguard your funds by instantly turning your card on or off to prevent unauthorized activity.

Own your financial future with Credit Score:

- ✓ Get unlimited access to your credit score and report.
- ✓ Defend your credit with monitoring and real-time alerts.
- ✓ Act on personalized recommendations for boosting your score.

You can access all of these valuable features in one easy-to-use dashboard via Online & Mobile Banking.

1. Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc., or its affiliates. All other trademarks referenced in this material are the property of their respective owners. | 2. Zelle and the Zelle-related marks and logos are the property of Early Warning Services, LLC.

3. Benefits, Points, and the redemption of Rewards Points under the uChoose Rewards Program are administered by Fiserv, Inc., an unaffiliated third-party vendor of Ridgewood Savings Bank. uChoose Rewards is a trademark of Fiserv, Inc.

Bank Your Way



Find a checking account tailored to fit your lifestyle and plans.

Premier Checking

Take your finances to the next level with competitive tiered rates, advanced ID protection and exclusive benefits.

Free Green Checking

Choose an eco-friendly account that offers total control with zero monthly fees. Plus, we'll plant a tree for every account opened.

Ridgewood Good Checking

Experience seamless transactions and easy ways to avoid fees with this affordable and flexible account option.

Unlock the advantages of Early Pay:

- ✓ Get your paycheck or Social Security payments up to two days earlier.¹
- ✓ Stay ahead of household bills.
- ✓ Begin earning interest sooner.

Student Advantage²

Begin your financial journey with no monthly service fees and exclusive perks designed for students 14–23 years of age.

Ridgewood BankOn Checking

Simplify your finances with no overdraft fees, no minimum balance and a complimentary first check order.

All of our checking accounts come with:

- ✓ Two debit card rewards programs
- ✓ Free ID theft resolution services from EZShield® – A Sontiq Brand
- ✓ Multiply the Change automated savings tool³
- ✓ Overdraft protection services⁴
- ✓ Access to 90,000+ surcharge-free ATMs

1. If you are a Ridgewood Savings Bank checking or statement savings customer who has set up eligible direct deposit, you may be able to get direct deposit up to two days early with Ridgewood Savings Bank's Early Pay. Whether a direct deposit is eligible for Early Pay is at our discretion and we cannot guarantee that you will always receive the Early Pay service. The timing of when these transactions will be credited is based on when the payer submits the information to us. Eligible direct deposits are limited to payroll and government-issued Social Security payments. For payroll direct deposit, the payer must include "payroll" in their ACH memo. For Social Security direct deposit, the ACH memo must include "XSOC SEC." Early Pay service may be changed or terminated at any time. | 2. A parent or legal guardian will be required to be the secondary joint owner on the account for students ages 14–17. | 3. Customer must request this feature. | 4. Eligibility requirements may apply.



Save With Confidence



Safeguard your money and keep it growing with guaranteed earnings.

Smart Move Online Savings

Prepare for the future with an online savings account offering competitive rates and zero monthly service charges.

Statement Savings

Take advantage of a great rate with easy access to your money online, over the phone or at any branch.

Passbook Savings

A simple, hands-on way to grow your savings with a tangible record of every deposit, making it easy to track your progress toward your goals.

Money Market

Grow your savings risk-free with competitive tiered rates and unlimited withdrawals.

Smart Move Money Market

Increase your savings with this online account designed exclusively for new depositors.

Youth Savings¹

Help your children develop smart money habits with an account that offers a great rate and no minimum balance.

Set up your account in just minutes at [ridgewoodbank.com](https://www.ridgewoodbank.com).



Vacation & Holiday Club Savings

Simplify saving with automated transfers from your checking account into these specialized savings vehicles.

CDs & IRAs

Boost your savings with our 2-year Treasury Indexed CD,² or explore a variety of rewarding, risk-free options.

CDARS®

Secure millions of dollars in FDIC insurance effortlessly with the Certificate of Deposit Account Registry Service – CDARS®³:

- ✓ Rest assured knowing your large deposits are protected.
- ✓ Eliminate the hassle of opening accounts at multiple banks.
- ✓ Experience the ease of one consolidated account statement.
- ✓ Choose from multiple terms to meet your liquidity needs.

Visit your nearest branch to learn more and get started with CDARS®.

1. You must be 17 or younger to open a Youth Savings account. | 2. Subject to availability. | 3. Deposit placement through CDARS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at an institution may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) if the depositor has other deposits at such institution or may be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, and Certificate of Deposit Account Registry Service are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.

Enjoy Your Perks



Enhance your purchasing power with competitive interest rates and exclusive benefits.

Mastercard® Platinum Rewards Credit Card

Earn points that can be redeemed for cash back, gift cards, travel, and other rewards.

Mastercard® Platinum Credit Card

Simplify your finances and reduce balances faster with no annual fee and a competitive APR.

Mastercard® World Credit Card

Indulge in elite advantages and earn extra rewards points on travel, dining and gas purchases.

Explore credit card options and apply easily at [ridgewoodbank.com](https://www.ridgewoodbank.com).

Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

Make It Happen



Discover smarter borrowing choices with low rates, no fees and dedicated personal guidance.

No-Fee Personal Loan

Cover major plans or unexpected expenses with a simple online application and fast approval for eligible applicants.

Secured Loan¹

Get a surprisingly competitive rate by using your Ridgewood savings account or CD as collateral for the loan.

Student Loans²

Streamline your application or refinancing journey with the help of our College Ave Student Loans® partners.

Credit Builder Loan

Build or rebuild your credit profile simply by making regular payments each month.

1. Requires a Ridgewood Passbook/Statement Savings or Fixed Rate CD. Not available for Money Market, Smart Move Online Savings, IRA, Custodial or Guardian accounts. | 2. Student loan referrals are made through Ridgewood Savings Bank, and loans are offered and serviced by College Ave Student Loans. College Ave Student Loans is a trademark of College Avenue Student Loans LLC and College Ave Student Loan Servicing, LLC.



Realize Your Dream



Transform your vision of homeownership into reality or make the most of the equity you've built up.

Affordable Homebuying Solutions for Eligible Borrowers¹

Fixed-Rate & Adjustable-Rate Mortgages: Secure a competitive interest rate or benefit from lower initial monthly installments.

Good Move Mortgage: Put down as little as 3% of your home's price and enjoy a \$2,000 credit toward closing costs on purchase transactions.

Good Move Plus Mortgage: Receive up to \$10,000 in closing costs and mortgage insurance assistance.

SONYMA Programs²: Explore mortgages offering up to 97% financing, designed for low-income and moderate-income homebuyers, veterans and others.

Unlock the advantages of refinancing with Ridgewood:

- ✓ Save with a lower rate.
- ✓ Lengthen or shorten your term.
- ✓ Get cash with a cash-out refinance.

1. All loans secured by a mortgage lien on property. | 2. SONYMA programs available to New York residents only. | Terms and restrictions apply.



Home Equity Options¹

Home Equity Line of Credit: Tap into funds when you need them, enjoy a competitive introductory rate, and pay interest only on what you use.

Home Resource Loan: Benefit from an affordable fixed rate and consistent monthly payments with a secured lump sum.

Programs for Qualified First-Time Homebuyers

Homebuyer Grants: Get financial assistance to help purchase your first home in New York.

Virtual Homebuyers Seminars: Discover how to make the most of available programs, grants and budget-friendly loan options.

Reach out to a local mortgage consultant today at ridgewoodbank.com.

Empower Your Enterprise



Move your business forward with a comprehensive suite of financial products and services.



Checking, Savings & Money Market

Optimize your business's cash flow and unlock new opportunities with feature-rich deposit account options.



Association Accounts

Advance your mission with checking and savings solutions designed specifically for nonprofit organizations.



Lease Security Accounts

Streamline your rental process, help facilitate regulatory compliance and earn a fixed interest rate on your deposits.



Online & Mobile Banking

Manage your accounts seamlessly and handle essential expenses at the office or on the go.



Credit Cards

Choose from a variety of Business, Corporate, and Purchasing Mastercard® options, all with excellent perks and rates.

Access your personal and business accounts with one seamless mobile platform.



Business Lending

Expand your business with confidence by applying for capital at competitive rates and flexible terms:

- ✓ SBA-backed loans up to \$5 million to support a wide array of goals.
- ✓ Term loans and lines of credit with prequalification within 48 hours.
- ✓ Micro term loans for as little as \$1,000 with no collateral required.



Merchant Services

Provide a smooth checkout experience with cutting-edge point-of-sale solutions from our Heartland® partners.¹



Payroll & HR Solutions

Deliver greater efficiency and savings by outsourcing payroll, HR and benefits to our trusted Paychex® experts.²



Commercial Lending

Achieve your real estate goals with tailored commercial lending:

- ✓ Mixed-use, multifamily, industrial and more
- ✓ Attentive service from an all-local team
- ✓ Funding up to 75% of the property's appraised value
- ✓ For the five boroughs, Westchester, Rockland, Long Island, the lower Hudson Valley, Northern New Jersey and Fairfield County, Connecticut
- ✓ In-house real estate loan servicing for a more personalized experience

1. Offered through third-party partners. Credit approval required. Some restrictions and exclusions apply to all offerings. © 2025 Heartland Payment Systems, LLC, a Global Payments company (NYSE: GPN). All rights reserved. Heartland Payment Systems, LLC is a registered ISO of Wells Fargo Bank, N.A., Concord, CA, and The Bancorp Bank, Philadelphia, PA. | 2. Payroll processing services provided by Paychex, a third-party commercial vendor. Paychex is a registered trademark of Paychex, Inc. Ridgewood Savings Bank is not an affiliate of Paychex.

Planning for Prosperity



Rely on our financial consultants for unbiased guidance tailored to your needs.



Investments

Diversify your portfolio and navigate market risks with shares in managed mutual fund solutions.¹



Education Savings

Prepare for tuition and other qualified education expenses with the tax advantages of a 529 college fund.²

1. Diversification is a method of controlling risk. It does not assure a profit or the avoidance of loss. | 2. Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through a 529 plan. Before investing in any state's 529 plan, investors should consult a tax advisor.

Not Guaranteed by the Bank | Not FDIC Insured | Not a Deposit | Not Insured by Any Federal Government Agency | May Lose Value Including Loss of Principal



Retirement Income

Create a dependable income stream with a tax-deferred fixed or variable annuity account.³



Life Insurance

Protect your family's financial future with a personalized life insurance plan:

- ✓ Ensure your loved ones have support when they need it most with term life insurance.
- ✓ Take care of funeral costs, outstanding medical expenses, and more with whole life insurance.

Schedule a complimentary financial review at [ridgewoodbank.com/appointment](https://www.ridgewoodbank.com/appointment).



**RIDGEWOOD
FINANCIAL
SERVICES**

3. Please consult your tax advisor. Income may be subject to the alternative minimum tax. Because annuities are designed to provide income at retirement, any withdrawals taken before age 59½ may be subject to a 10% IRS penalty. For retirees in need of monthly income, some annuities offer periodic income options. Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Ridgewood Financial Services is a trade name of Ridgewood Savings Bank. Osaic Institutions and Ridgewood Savings Bank are not affiliated. Products and services made available through Osaic are:

Not Guaranteed by the Bank | Not FDIC Insured | Not a Deposit | Not Insured by Any Federal Government Agency | May Lose Value Including Loss of Principal



2024 Statement of Condition

For the Year Ended December 31, 2024
(Dollars in thousands)

Assets

Cash & Due From Banks	\$	315,474	
Federal Funds Sold		NONE	
Securities Purchased Under Agreements to Resell		94,637	
Investment Securities:			
Securities Held to Maturity:			
United States Government Obligations & Other Debt Securities	\$	0	
Mortgage-Backed Securities		450,875	450,875
Securities Available for Sale:			
Debt Securities:			
United States Government & Agency Obligations	\$	209	
Municipal Obligations		0	
Corporate Obligations		207,769	
Mortgage-Backed Securities		801,564	1,009,542
Equity Investments:			
Mutual Funds		187,516	187,516
Loans:			
Real Estate Loans:			
Conventional:			
One-to-Four Family Residential	\$	2,192,288	
Multi-Family Residential		2,100,051	
Non-Residential		309,602	
Construction Loans		NONE	
Home Equity Loans		58,076	
Total Real Estate Loans	\$	4,660,017	
Consumer & Other Loans		28,616	
Net Deferred Costs on Loans		21,721	
Allowance for Possible Loan Losses		(35,483)	\$ 4,674,871
Investments in Bank Buildings, Leaseholds & Equipment			40,580
Investments in Federal Home Loan Bank Stock			32,596
Accrued Interest & Other Receivables			34,642
Goodwill & Other Intangibles			80,205
Other Real Estate Owned			38
Other Assets			285,282
Total Assets	\$	7,206,258	

Liabilities and Net Worth

Due to Depositors:			
Savings Deposits	\$	2,266,823	
Money Markets		226,204	
Time Deposits		2,393,094	
Demand Deposits		744,710	\$ 5,630,831
Escrow & Other Deposits			49,034
Brokered Deposits			0
Borrowings			557,562
Accrued Expenses & Taxes Payable			25,891
Other Liabilities			82,031
Net Worth			860,909
Total Liabilities and Net Worth	\$	7,206,258	

Statement of Income & Changes in Net Worth

For the Year Ended December 31, 2024
(Dollars in thousands)

Income Statement

Interest & Dividends on:	
Investment Securities	\$ 46,931
Real Estate Loans	197,665
Other Loans	1,647
Short-Term Investments	18,338
Total Interest and Dividend Income	\$ 264,581

Interest Expense of:	
Savings Deposits	\$ 32,598
Money Market Deposits	3,319
Time Deposits	96,844
Demand Deposits	592
Brokered Deposits	0
Escrow Deposits	295
Borrowings	17,330
Total Interest Expense	\$ 150,977

Net Interest Income	\$ 113,605
Provision for Credit Losses	(5,622)
Other Operating Income	17,066
Operating Expenses	(106,131)
Net Gain on Security Transactions	10,746

Net Income Before Taxes\$ 29,665

Provision for Income Taxes:	
Federal	(4,400)
New York State & City	(106)

Net Income for the Year\$ 25,159

Reconciliation of Net Worth

Net Worth at Beginning of Year	\$ 822,423
Net Income for the Year	25,159
Unrealized Depreciation on Available For Sale Securities	(310)
Pension & Other Postretirement Plans Unrecognized Costs	13,637
Net Worth at End of Year	\$ 860,909

Information concerning the remuneration 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.

Banking Offices

Queens

Main Office – Ridgewood

71-02 Forest Ave.
Ridgewood, NY 11385
(718) 240-4900

Astoria

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

Bayside

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

Breezy Point

202-16 Rockaway Point Blvd.
Breezy Point, NY 11697
(718) 634-3600

Forest Hills

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

Bronx

Allerton Avenue

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

Crosby Avenue

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

Gun Hill Road

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

Norwood

320 East 204th St.
Bronx, NY 10467
(718) 822-6752

Manhattan

73rd Street

1404 2nd Ave.
New York, NY 10021
(212) 327-0800

Glendale

65-01 Myrtle Ave.
Glendale, NY 11385
(718) 821-8200

Grand Avenue

74-25 Grand Ave.
Elmhurst, NY 11373
(718) 457-4200

Hollis

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

Laurelton

230-22 Merrick Blvd.
Laurelton, NY 11413
(718) 276-3500

Whitestone

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

Morris Park

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

Sedgwick Avenue

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

White Plains Road

3951 White Plains Rd.
Bronx, NY 10466
(718) 882-0440

Yorkville

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

Brooklyn

Bay Ridge

8522 3rd Ave.
Brooklyn, NY 11209
(718) 680-9500

Bensonhurst

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

Cobble Hill

244 Court St.
Brooklyn, NY 11201
(718) 923-0300

Nassau

Baldwin Harbor

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

Bellmore

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

Franklin Square

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

Garden City Park

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

Suffolk

Lindenhurst

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

Yaphank

541 Boulevard East
Yaphank, NY 11980
(631) 504-4680

Westchester

New Rochelle

25 Maple Ave.
New Rochelle, NY 10801
(914) 576-3200

Clinton Hill

1035 Fulton St.
Brooklyn, NY 11238
(929) 666-4420

Dyker Heights

7020 13th Ave.
Brooklyn, NY 11228
(718) 238-0060

Sheepshead Bay

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

Hicksville

220 Old Country Rd.
Hicksville, NY 11801
(516) 935-0522

Hicksville Drive-up Banking

169 Old Country Rd.
Hicksville, NY 11801
(516) 935-1808

Plainview

1125 Old Country Rd.
Plainview, NY 11803
(516) 261-0350

West Babylon

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

Yonkers

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

Services You Won't Find Everywhere



At Ridgewood Savings Bank, we take pride in offering services that enhance all aspects of your experience, because we believe in going the extra mile for our customers, and our community.

Available at Select Locations:

- ✓ Safe deposit boxes
- ✓ Coin machines
- ✓ Foreign currency exchange
- ✓ Notary services
- ✓ Gourmet beverages

Visit any of our 36 branch locations to experience the difference. Services vary by location – please check with your local branch for availability.

Available on the Go:

- ✓ Local and resourceful Customer Contact Center
- ✓ Highly rated Mobile Banking App
- ✓ Online Banking



Stay in Touch



Count on our local team to answer any questions and support every goal, every day.



Online Appointment Scheduling

Book a personalized appointment at ridgewoodbank.com/appointment.



Customer Contact Center | (718) 240-4778

Monday – Friday from 7 am – 7 pm

Saturday – Sunday from 8 am – 2 pm

24/7 Telephone Banking

(877) 690-0784

Retirement Plan Services Center

(718) 621-1200

Mortgage Center

1981 Marcus Ave.,
Suite 110

Lake Success, NY 11042
(866) 772-4111



ridgewoodbank.com

Cutting-Edge Community Banking

PERSONAL • BUSINESS • LENDING • WEALTH



RIDGEWOODBANK.COM



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