

## **Ridgewood Good - Truth in Savings**

	Minimum balance to open account	You must deposit a minimum of \$25.00 to open this account
	Minimum balance to maintain account	The minimum balance to maintain this account is \$.01
Truth in Savings Account Information	Monthly Maintenance Fee	\$3.00
	Methods to Waive Monthly Maintenance Fee	<ul> <li>Maintain a monthly direct deposit of at least \$300.00; or</li> <li>Maintain a combined deposit relationship of \$2,500.00 (based on your balance at the end of the statement cycle); or</li> <li>Enrolling in and maintaining electronic statements; or</li> <li>Primary Accountholder is 65 years or over.</li> </ul>
	Transaction Limitations	You may make an unlimited number of deposits without incurring any additional charge
	Additional Features	A withdrawal shall be deemed to be made when it is recorded in our books, which is not necessarily the date that you initiated the transaction.

The "Important Information About Deposit Accounts" Brochure contains additional information about your account, including but not limited to, information on terms and conditions, electronic transfers, funds availability, and how to submit an unauthorized debit claim.

Please see the separate "Disclosure of Service Charges" for full list of fees