

Truth in Savings Account Information	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
	Monthly Maintenance Fee	None
	Transaction Limitations	<ul style="list-style-type: none"> There are no deposit or withdrawal limits for this account. An ATM or Debit Card is available on this account.
	Miscellaneous	After the account is opened for five years, the account will automatically roll over to a Basic Banking Account.
	Relevant Fee Information for This Account*	<ul style="list-style-type: none"> No charge for RSB or AllPoint ATM use \$1.50 for out-of-network ATM use 4 fees waived for Out-of-Network ATM transactions per month One "Oops" fee can be used to waive one insufficient funds fee, per calendar year.

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

**Utilizing services such as Ridgewood Savings Bank online account platform or Card Valet® can help you manage your account transactions and balances 24 hours a day, 7 days a week.*