

Ridgewood Green Account Truth in Savings

The Ridgewood Green Account is designed to provide traditional banking features while encouraging digital account access with electronic statements as well as other dynamic e-banking features.

| 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 | There is no monthly maintenance fee to maintain this account. |
| | Transaction Limitations | None |
| | Additional Information | A withdrawal shall be deemed to be made when it is recorded within the Bank's system, which is not necessarily the date that you initiated the transaction. |
| | Key Features | Free ATM transactions at AllPoint® and MoneyPass ® locations. Reward Program Access |

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