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RIDGEWOOD SAVINGS BANK TO HOST ARIVA'S FREE TAX PREPARATION DAYS IN THE BRONX

- Community Bank Provides Service to Assist Eligible Bronx Residents -

Bronx, N.Y., January 17, 2013 - Ridgewood Savings Bank announced today that it will again be hosting ARIVA's <u>free</u> Tax Preparation Days at four convenient Bronx locations. The sessions will be held at the following sites/dates/times:

- **Saturday, February 2, 2013**: 9:45 a.m. 4:00 p.m. Held at the bank's Jerome Avenue branch 3445 Jerome Avenue; (718) 881-3430
- **Saturday, February 16, 2013**: 9:45 a.m. 4:00 p.m. Hosted by Ridgewood's White Plains Road branch and held at Community Board #12 4101 White Plains Road at 229th Street; (718) 882-0440
- **Saturday, February 23, 2013**: 9:45 a.m. 4:00 p.m. Held at the bank's Allerton Avenue branch 711 Allerton Avenue; (718) 882-2220
- **Saturday, March 2, 2013**: 9:45 a.m. 4:00 p.m. Held at the bank's Soundview branch 1626 Bruckner Boulevard; (718) 589-1323

Bronx residents are eligible for free tax filing if they are single with no dependents and earn less than \$25,000 or file with dependents and earn less than \$50,000. Since space is limited, qualifying taxpayers must call the branch that is hosting the session in advance to schedule an appointment.

This community service is presented by Ridgewood Savings Bank in partnership with ARIVA, a non-profit organization that implements a program instituted by the IRS known as "VITA", which trains volunteers who then provide pro bono service for income-eligible households. The IRS Certified VITA Volunteer Preparers will prepare and electronically file the common 2012 tax forms: 1040 EZ, 1040A and 1040 forms.

"As a community-focused bank, we are dedicated to helping our neighbors with important financial matters," said Peter M. Boger, Ridgewood Savings Bank chairman, president and chief executive officer. "This tax preparation service provides Bronx residents with the assistance they need to file their taxes on time, avoid potential errors, and receive their refunds promptly—thereby reducing stress related to tax season."

All qualified taxpayers will need to bring the following to their appointments:

- Photo IDs and Social Security Cards for each individual named on the tax return
- W-2 or 1099 Forms for every job held
- Documentation and child care provider Tax ID#, if claiming childcare expenses
- 2011 tax returns
- Any other tax-related documentation received
- *For those who are married and filing jointly, both spouses must be present at the appointment.

For first time tax filers, ARIVA can prepare the W-7 Form to obtain an Individual Taxpayer Identification Number (ITIN). Eligible first-time taxpayers should bring a passport, USCIS photo ID, Visa issued by the U.S. Department of State or National Identification card.

"Our bank representatives will also be available to provide information to residents who are interested in opening an account at one of our eight convenient branches in the Bronx," added Walter Reese, Ridgewood Savings Bank's senior vice president of retail banking. "This gives taxpayers the advantage of having refunds electronically deposited directly into their bank accounts, which is quicker and safer."

About Ridgewood Savings Bank

Chartered in 1921 and having celebrated its 90th anniversary, Ridgewood Savings Bank (www.ridgewoodbank.com) is the largest mutual savings bank in New York State, with \$4.8 billion dollars in assets serving customers throughout the New York metropolitan area.

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