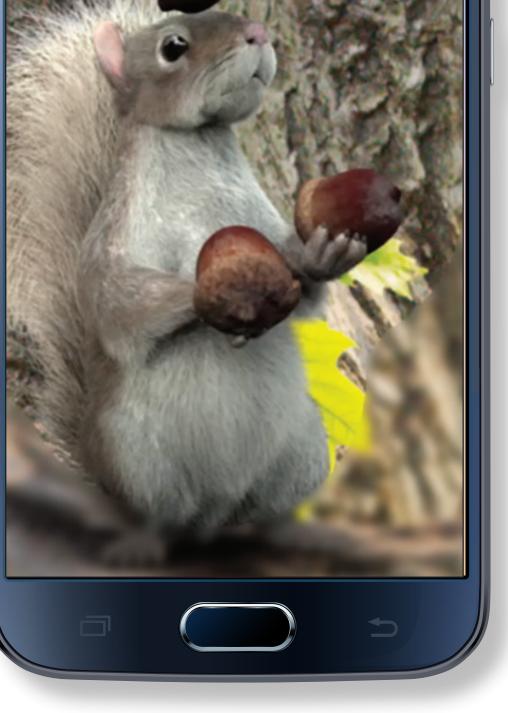




THAT'S NOT JUST GOOD, THAT'S RIDGEWOOD GOOD.







*Minimum \$25 to open a checking account. This offer may not be combined with any other offers and applies to checking account customers only. This offer is limited to one checking account per tax ID#. You will receive promotional compensation as follows if you use the promo code required (200good) and actions are performed within the first 60 days of opening your checking account: \$50 if you sign up and receive eStatements; \$100 for direct depositing a minimum of \$250 from a recurring Direct Deposit of payroll, Federal/state government benefit, or pension benefit; \$50 for using your debit card ten times to complete a signature or PIN transaction. The maximum amount any customer can receive is \$200. Promotional compensation will be credited to your checking account within 30 days after the qualifying time period passes. Existing checking account customers are eligible if the promo code (200good) is provided and the required actions are performed after the start date of this offer and prior to the offer's termination. Account must be in good standing to receive compensation. This offer expires on 12/31/16 and is subject to change and early termination without prior notice at any time. Other fees and restrictions may apply. Bonus will be considered interest and will be reported to the IRS on form 1099-INT. Employees of Ridgewood Savings Bank and its subsidiaries and their immediate families are not eligible for \$200 bonus. Online account opening eligible for New York State and Fairfield County residents only. Member FDIC.