

## LIMITED TIME OFFER...

Local Business can earn up to a **\$400\*** value.  
For more information, call our Small Business Banking  
Team at **(844) 772-4722**.

**LOCAL BUSINESSES CAN EARN  
UP TO \$400 IN BONUSES WHEN  
YOU BRING YOUR BUSINESS TO  
RIDGEWOOD\* .**

Get a **\$50 Cash Bonus** when you open a new Business Checking account.<sup>1</sup>

Get a **\$150 Bonus** when you sign up and activate Merchant Services through TSYS®.<sup>2</sup>

Get a **\$200 Bonus** when you sign up for Payroll Services and Pay-As-You-Go Workers Compensation for today's fast-paced businesses through Newtek®.<sup>3</sup>

For more information, call our Small Business Banking Team at **(844) 772-4722.**

\* Offers available to New York businesses only. Offers valid for new business customers with funds not presently on deposit at Ridgewood Savings Bank. All accounts, products and services are subject to applicable terms and conditions. Terms are subject to change without notice. Offers may be withdrawn at the discretion of the bank at any time without prior notice. The bank is not responsible for typographical errors. Offers expire March 31, 2019.

1 2 Ridgewood will credit \$50 into your Business Checking account upon the completion of five Business Debit Card purchases within 45 days of account opening. Certain restrictions and exclusions apply. Minimum opening deposit is \$250.

2 Bonus will appear as a credit on the first monthly processing statement after activation, defined as at least \$50 in processed transaction volume within 90 days of application approval. Offer valid for new TSYS customers only. All accounts subject to credit approval. Some restrictions and exclusions apply.

3 Bonus will appear as a statement credit after 90 days from enrollment in Payroll services and Pay-As-You-Go Workers Compensation. Includes free distribution of 2018 W-2s for business customers that sign up and begin processing in 2018. Legal restrictions apply. Contact a Newtek Business Services specialist for details.

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## BUSINESS BANKING ADVANTAGES





**OVERDRAFT  
PROTECTION  
SERVICES**



**\$20.00 TOWARDS  
YOUR FIRST  
ORDER OF  
CHECKS**

We understand that as a small business owner, there's a lot to keep track of and oversights happen. So we offer a variety of Overdraft Protection Services to qualified accounts to keep things running smoothly.

# OUR BUSINESS BANKING OPTIONS

BUSINESS MONEY MARKET

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BUSINESS CHECKING

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BUSINESS SAVINGS

Hard work and persistence keeps your business moving forward, and to ensure your business savings is moving at the pace you require, we have the solution. With a Ridgewood Savings Bank Business Money Market Account, your reserve funds will be as productive as your business with the great rate that we offer. Our Business Banking Team is ready to help show you the difference. Open your new account with a minimum deposit requirement of \$10,000 and you'll enjoy:

A great rate of **1.25%**<sup>APY</sup> on balances up to \$1,000,000\*

A total of six debit card transactions, transfers, or

checks drawn per monthly cycle

The monthly maintenance charge of \$15 is waived on accounts that maintain an average daily balance of \$10,000 or more

For more information, [email us](#) or call our Business Banking Team at [\(844\) 772-4722](tel:8447724722).

\*Annual Percentage Yield (APY). Balances of \$1,000,000.01 and over receive a rate of .30% and APY of .30%. Rates and terms are subject to change without notice. Rates and APYs displayed are as of June 16, 2018. Fees may reduce earnings.