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CHOOSE A CARD THAT FITS YOUR STYLE

Valuable benefits and exceptional rewards.

CHOOSE THE CARD THAT'S RIGHT FOR YOU.

We are proud to offer our new credit card options which feature low APRs, rewards, and the local friendly service you have come to expect from us.



Fast, Secure Purchases

Accepted at millions of merchants worldwide.



Easy Payments from Your Phone

Add your card to your Google Pay™, Apple Pay® or Samsung Pay® mobile wallet.***



Zero Liability Protection††

Stay protected in case of unauthorized transactions.



Easy Online Account Access

And 24/7 customer support.



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Convenient Ways to Pay

Pay your bill via automatic debit, online bill pay, at a branch or by mail.

COMPARE CREDIT CARDS



Mastercard® Platinum

The low APR on our Platinum credit card allows you to consolidate and pay off debt faster.

*Exclusively for Ridgewood deposit customers

Special Introductory Offer

- 0% intro APR for 12 months on balance transfers made within 60 days of account opening.¹
- 0% intro APR for 6 months on purchases.²
- After the introductory period, a variable APR of 12.49% - 20.49% will apply.

[Terms and Conditions](#)

Rewards

N/A

Rate

Variable APR of 12.49% - 20.49% APR, based on creditworthiness

Annual Fee

No Annual Fee

[Terms and Conditions](#)

Over Limit Fee

No Over Limit Fee

[Terms and Conditions](#)

Balance Transfers

Either \$10 or 3%, whichever is greater

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Mastercard® Platinum Rewards

Turn everyday spending into cash back for a statement credit or direct deposit to your Ridgewood account.

*Exclusively for Ridgewood deposit customers

Special Introductory Offer

- 0% intro APR for 12 months on balance transfers made within 60 days of account opening.³
- After the introductory period, a variable APR of 16.49% - 22.49% will apply.
- Earn a \$50 cash back bonus once you spend \$1,000 on purchases within the first 90 days of account opening.⁴

[Terms and Conditions](#)

Rewards

Earn 1% cash back for every \$1 spent****

No limit to the amount of cash back earned

[Rewards Terms and Conditions](#)

Rate

Variable APR of 16.49% - 22.49% APR, based on creditworthiness

Annual Fee

No Annual Fee

[Terms and Conditions](#)

Over Limit Fee

No Over Limit Fee

[Terms and Conditions](#)

Balance Transfers

Either \$10 or 3%, whichever is greater



Mastercard® World

Easily redeemable cash back for a direct deposit to your Ridgewood account or statement credit to your credit card account.

*Exclusively for Ridgewood deposit customers

Special Introductory Offer

- Earn a \$500 cash back bonus once you spend \$5,000 on purchases within the first 90 days of account opening.⁵

[Terms and Conditions](#)

Rewards

Earn 3% cash back for every \$1 spent on travel and dining^o

Earn 2% cash back for every \$1 spent on gasoline^o
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Earn 1% cash back for every \$1 spent on all other purchases****

No limit on amount of cash back earned

[Rewards Terms and Conditions](#)

Rate

Variable APR of 16.49% - 23.49% APR, based on creditworthiness

Annual Fee

\$95 - Fee waived for first year

[Terms and Conditions](#)

Over Limit Fee

No Over Limit Fee

[Terms and Conditions](#)

Balance Transfers

Either \$10 or 3%, whichever is greater

[Click here to learn more about our](#)

PERSONAL SERVICE, PLATINUM PERKS

No matter which card you choose, you'll enjoy Ridgewood's exceptional local service and these valuable Mastercard® benefits:**

Mastercard Global Services™

You can access 24-hour assistance for lost and stolen cards, emergency card replacement and more.

MasterRental® Coverage

Get insurance coverage for car rentals when you pay with your credit card.†

Identity Theft Resolution Services

Available 24/7 from Mastercard®.

If you have any questions, please reach out to our friendly team to learn more.

To report a lost or stolen Ridgewood Credit Card immediately call

(855) 401-4743, 24/7.

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Manage Your Credit Card Accounts Wherever You Go cancel computer Online Banking made easy.

With the myApex Card mobile app you can check your account balances, make a payment, lock or unlock your card all from your smartphone.

Get peace of mind when you sign up to receive alerts for online, phone, mail or international purchases.

Stay on top of daily spending by limiting the amount that can be spent per day or per transaction.

Simply search "myApex Card" in the Apple App Store® or Google Play® to install.

Subject to Credit Approval. Ask for Details. New Cardmembers Only. APR = Annual Percentage Rate. All offers and terms are subject to change at any time without notice.

¹ Mastercard Platinum Intro APR Offer on Balance Transfers: The Introductory APR for balance transfers is 0% for 12 months, followed by a variable APR that is based on the WSJ Prime Rate and your creditworthiness. The rate as of 12/24/25 is 12.49% to 20.49%. The balance transfer must be completed within 60 days of account opening. You will be charged a balance transfer fee of either \$10 or 3% of the amount of the transfer (whichever is greater) for each balance transfer.

² Mastercard Platinum Intro APR Offer on Purchases: The Introductory APR for purchases is 0% for 6 months, followed by a variable APR that is based on the WSJ Prime Rate and your creditworthiness. The rate as of 12/24/25 is 12.49% to 20.49%.

³ Mastercard Platinum Rewards Intro APR Offer on Balance Transfers: The Introductory APR for balance transfers is 0% for 12 months, followed by a variable APR that is based on the WSJ Prime Rate and your creditworthiness. The rate as of 12/24/25 is 16.49% - 22.49%. The balance transfer must be completed within 60 days of account opening. You will be charged a balance transfer fee of either \$10 or 3% of the amount of the transfer (whichever is greater) for each balance transfer.

⁴ Mastercard Platinum Rewards Bonus Offer: A cash back Bonus will be awarded as a direct deposit or a statement credit. To earn Bonus, you must complete \$1,000 in purchases with your Mastercard Platinum Rewards during the first 90 days from account opening, which begins on the date of the new account letter and ends 90 days later. Purchases to meet the \$1,000 spending requirements ("Qualifying Purchases") do NOT include fees or interest charges, balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Qualifying purchases also do not include any refunds or credit adjustments as shown on the monthly statement. Qualifying Purchases can be made by any cardholder(s) authorized to make purchases on the credit card account. For details on the Rewards Program, please visit <https://ridgewoodbank.myapexcard.com/apply#p=application/rewardsTerms>. Rewards options and offers are subject to change or termination without notice.

⁵ Mastercard World Bonus Offer: A cash back Bonus will be awarded as a direct deposit or a statement credit. To earn Bonus, you must complete \$5,000 in purchases with your World Mastercard during the first 90 days from account opening, which begins on the date of the new account letter and ends 90 days later. Purchases to meet the \$5,000 spending requirements ("Qualifying Purchases") do NOT include fees or interest charges, balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Qualifying purchases also do not include any refunds or credit adjustments as shown on the monthly statement. Qualifying Purchases can be made by any cardholder(s) authorized to make purchases on the credit card account. For details on the Rewards Program, please visit <https://ridgewoodbank.myapexcard.com/apply#p=application/rewardsTerms>. Rewards options and offers are subject to change or termination without notice.

⁶ Cash Back Rewards Offer: Similar merchant category codes are grouped into purchase categories that are used to calculate the stated rewards. Every effort is made to include all relevant merchant category codes in the listed purchase categories. However, even though a merchant or the items that it sells may appear to fit within a purchase category, the merchant may not provide the merchant code that will fall within that purchase category. Because of this, it cannot be guaranteed that a purchase will qualify for more than the standard 1% cash back as any purchase where a merchant uses a category code outside of the eligible purchase category does not qualify for additional cash back.

Fees and Interest (Applies to the Mastercard Platinum, Mastercard Platinum Rewards, and Mastercard World) There is no annual fee for the Mastercard Platinum and the Mastercard Platinum Rewards. There is a \$95 annual fee for the Mastercard World that is waived for the first year from account opening. For all cards, you will not be charged any interest if you pay your entire balance by the due date each month. The due date will be at least 25 days after the close of each billing cycle. If you are charged interest, the minimum interest charged will be no less than \$1. The cash advance fee for all cards is either \$10 or 4% of the amount of each cash advance (whichever is greater). The APR for cash advances is 23.99%. The Mastercard Platinum and the Mastercard Platinum Rewards fee for foreign transactions is 1.5% of each transaction in U.S. dollars. There is no foreign transaction fee for the Mastercard World. For all cards, the fee for each late payment is up to \$35; the fee for each returned payment is up to \$35; there is no over-the-credit limit fee.

† For World cardholders only.

†† Ridgewood Savings Bank will not hold you responsible for unauthorized transactions if you used reasonable care in protecting your card from loss or theft and promptly reported the loss or theft to us. See your Mastercard® Guide to Benefits for more information.

** Certain restrictions, limitations, and exclusions apply. Please consult your Mastercard® Guide to Benefits for specific benefit configuration.

***Apple Pay® is a registered trademark of Apple Inc. Samsung Pay® is a registered trademark of Samsung Electronics Co., Ltd. Google Pay™ is a trademark of Google LLC.

****For details on the Rewards Program, please visit <https://ridgewoodbank.myapexcard.com/apply#p=application/rewardsTerms>. Rewards options and offers are subject to change or termination without notice.

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