# Simple Guide to Our **Promotional Certificate of Deposit**

**The Bank of Albuquerque Simple Guide** provides useful information about your Certificate of Deposit (CD) in an easy-to-follow format. Refer to the **Agreements and Disclosures**, and the **Summary of Fees and Definitions** for the terms and conditions of your account.

Our **Promotional CD** allows for greater earnings with higher interest rates, so you can maximize your savings.

## Account Opening and Usage

<table>
<thead>
<tr>
<th>Service Fee</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$5,000</td>
</tr>
<tr>
<td>Available Terms</td>
<td>10 Months, 17 Months</td>
</tr>
<tr>
<td>TIN Maximum</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

## Interest

Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks. The interest rate and Annual Percentage Yield (APY) are administered by the Bank and may change daily at the discretion of the Bank, unless stated otherwise. View our competitive interest rates at [Rate Details](#).

| Compounding | • CDs: Interest is compounded quarterly  
|             | • IRA CDs: Interest is compounded daily |

| Interest Payments | • CDs: Interest is paid quarterly  
|                   | • IRA CDs: Interest is paid monthly |

Interest is credited to your CD, unless you advise us that you prefer one of the following payout options:

- You may have the interest paid to you via check
- You may have the interest credited to your Bank of Albuquerque checking, savings or money market account

Any APY quoted for your CD assumes compounded interest remains on deposit until maturity, and a withdrawal of interest prior to maturity will reduce your earnings.

## Relationship Pricing and Benefits

<table>
<thead>
<tr>
<th>Premier Checking Account</th>
<th>0.10% Higher interest rate with your linked Premier Checking account²</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRAs</td>
<td>Many of our CDs can be styled as Traditional or Roth IRAs</td>
</tr>
<tr>
<td>Loans</td>
<td>Your CD may be used as collateral for a loan from this Bank</td>
</tr>
</tbody>
</table>

## Servicing Your Account

### Access

View your account overview in Online and Mobile Banking

### Support

- Call us at 800.583.0709
- Visit a banking center to speak with a Relationship Banker

## Ready To Get Started?

You may open your new CD using one of the following convenient methods:

- Apply online easily and securely at bankofalbuquerque.com/OpenMyCD
- Call us at 800.583.0709.
- Visit a banking center and speak with a Relationship Banker.

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1. TIN (Taxpayer Identification Number) Maximum is the total maximum amount that may be held in the same CD product and term under the TIN(s) of any account owners. 2. Account are not automatically linked. Please notify your banker which accounts should be linked. If the Premier Checking account is closed for any reason, or the link with another account terminated for any reason, the bonus interest rate on the linked account will be discontinued and the interest rate provided by the terms of the agreement(s) governing the savings account, CD, or select FDIC insured IRA will become applicable.