

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							
Service Fee	\$0						
Minimum Opening Deposit	\$5,000						
Available Terms	10 Months 17 Months						
TIN Maximum ¹	\$1,000,000						
Funding Your Account	<p>You can deposit money into your new account in a few different ways:</p> <ul style="list-style-type: none"> • Transfer money from your existing Bank of Albuquerque account • Make a check or money order deposit at a banking center 						
Early Withdrawal Fee	<table border="1"> <thead> <tr> <th>CD Term</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>10 Month Term</td> <td>\$25 + 1% of amount withdrawn</td> </tr> <tr> <td>17 Month Term</td> <td>\$25 + 3% of amount withdrawn</td> </tr> </tbody> </table>	CD Term	Penalty	10 Month Term	\$25 + 1% of amount withdrawn	17 Month Term	\$25 + 3% of amount withdrawn
	CD Term	Penalty					
	10 Month Term	\$25 + 1% of amount withdrawn					
17 Month Term	\$25 + 3% of amount withdrawn						
<p>Exceptions</p> <p>We will waive the penalty if:</p> <ul style="list-style-type: none"> • Your request for withdrawal to close the CD occurs during the grace period • The depositor passes away or is judged legally incompetent 							
Maturity Grace Period	<p>10 Calendar Days</p> <p>We will send notifications about maturing CDs 10 days before renewal.</p> <p>During the 10 day grace period after the CD matures, you may do one of the following:</p> <ul style="list-style-type: none"> • Withdraw funds, including interest, without penalty • Add funds to your account • Allow your CD to automatically renew • Renew your CD into one of our available CD terms <p>If your CD is set to renew and you've taken no action through the grace period, your CD will automatically renew into one of the following terms:</p> <ul style="list-style-type: none"> • 10 month Promotional CD renews into a 9 month Standard CD • 10 month Promotional IRA CD renews into a 6 month Standard IRA CD • 17 month Promotional CD or IRA CD renews into a 17 month Standard CD or 17 month Standard IRA CD 						
FDIC Insurance Protection	Your deposits with us are insured by the FDIC up to \$250,000 per depositor. Additional insurance may be available based on the account styling. Consult a Relationship Banker for further details.						

Interest	
<p>Interest begins to accrue no later than the business day that the Bank receives credit for the deposit of noncash items, such as checks.</p> <p>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.</p>	
Compounding	<ul style="list-style-type: none"> • CDs: Interest is compounded quarterly • IRA CDs: Interest is compounded daily
Interest Payments	<ul style="list-style-type: none"> • CDs: Interest is paid quarterly • IRA CDs: Interest is paid monthly <p>Interest is credited to your CD, unless you advise us that you prefer one of the following payout options:</p> <ul style="list-style-type: none"> – 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 <p>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.</p>

Relationship Pricing and Benefits	
Premier Checking Account	0.10% Higher interest rate with your linked Premier Checking account ²
IRAs	Many of our CDs can be styled as Traditional or Roth IRAs
Loans	Your CD may be used as collateral for a loan from this Bank

Servicing Your Account	
Access	View your account overview in Online and Mobile Banking
Support	<ul style="list-style-type: none"> • Call us at 800.583.0709 • Visit a banking center to speak with a Relationship Banker <p><i>If you have questions or would like more information, we will be happy to assist!</i></p>

Ready To Get Started?	
<p>You may open your new CD using one of the following convenient methods:</p> <ul style="list-style-type: none"> • 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. 	

Bank of Albuquerque is a trademark of BOKF, NA. Member FDIC. Equal Housing Lender. ©2020 BOKF, NA. ¹TIN (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. ²Account 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.