The Bank of Albuquerque Simple Guide features the most common fees in an easy-to-understand format to help you use your account. For a comprehensive list of all pricing, terms and policies please refer to the Agreements & Disclosures, and the Summary of Fees and Definitions.

Our Premier Money Market account pays premium interest rates for maintaining high balances, provides exclusive rates with Select Checking or Premier Checking relationships, offers check writing convenience, and is eligible for QuickSave.

**Account Opening and Usage**

<table>
<thead>
<tr>
<th>Account Feature</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Service Fee</td>
<td>$15</td>
</tr>
</tbody>
</table>
| Requirements to Waive Monthly Service Fee | $0  
When you maintain monthly average collected balance of $10,000 |
| Earnings Interest                       | Yes          |
| Minimum Opening Deposit                 | $50          |

**Transaction Limitations and Withdrawal Limits**

There are limitations and fees that may be imposed on certain types of withdrawals and transfers when using your account.

<table>
<thead>
<tr>
<th>TRANSACTION TYPES</th>
<th>EXCESSIVE WITHDRAWAL FEE</th>
<th>FEDERAL TRANSACTION LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>In person withdrawals and transfers at a banking center</td>
<td>fee applies</td>
<td>no limit</td>
</tr>
<tr>
<td>Online and Mobile Banking transactions (Bill Pay, internal transfers, external (A2A) transfers)</td>
<td>no fee</td>
<td>6</td>
</tr>
<tr>
<td>Pre-authorized or automatic recurring payments (i.e. ACH transactions)</td>
<td>fee applies</td>
<td>6</td>
</tr>
<tr>
<td>Telephone transfers via ExpressBank</td>
<td>fee applies</td>
<td>6</td>
</tr>
<tr>
<td>Wire transfers</td>
<td>fee applies</td>
<td>6</td>
</tr>
<tr>
<td>Personal checks</td>
<td>no fee</td>
<td>6</td>
</tr>
<tr>
<td>ATM transactions (Withdrawals, transfers, balance inquiries)</td>
<td>no fee</td>
<td>no limit</td>
</tr>
<tr>
<td>Mailed transactions</td>
<td>no fee</td>
<td>no limit</td>
</tr>
</tbody>
</table>

**ATM Fees**

<table>
<thead>
<tr>
<th>ATM Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Albuquerque ATMs</td>
<td>FREE</td>
</tr>
</tbody>
</table>
| Non-Bank of Albuquerque ATMs in the US| $2  
For each withdrawal, transfer and balance inquiry when using another bank’s ATMs. The ATM owner may charge you additional fees. However, a fee can be avoided by using one of more than 32,000 free MoneyPass ATMs nationwide. |
| International ATMs                    | $2 plus 3% of the total transaction amount  
for transactions made at ATMs outside the U.S. This international ATM charge is in addition to fees that may be charged by the ATM operator. |

**Overdraft Information and Fees**

Items like checks written, automatic bill payments or recurring debit card transactions may be paid at our discretion and would be subject to an Overdraft fee.

<table>
<thead>
<tr>
<th>Overdraft Fee</th>
<th>Fee</th>
</tr>
</thead>
</table>
| Overdraft Fee  
when we pay any item you authorize (e.g. check or any type of electronic debit) in an amount greater than your available account balance. | $34.50       |
| Returned Item Fee  
when an item you authorize is greater than your available account balance, and the item is returned unpaid. | $34.50       |
| Extended Overdraft Fee | $6.50  
A fee that is assessed when your account remains overdrawn for 5 consecutive business days. The fee is imposed on the 6th business day and each additional business day thereafter until your account returns to a positive balance. |
| Overdraft Protection Transfer Fee | Up to $12.50  
If you are enrolled, we will automatically transfer any available funds from your linked Bank of Albuquerque savings, money market account or personal line of credit into your checking account at the end of any business day on which your Available Balance is less than zero. This fee will be charged to your Bank of Albuquerque checking account. Please refer to Summary of Fees and Definitions for specific pricing. Transfers from your savings or money market may be subject to an excessive withdrawal fee. |

1Items like checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would be subject to an Overdraft fee. No fee is incurred if account is overdrawn by $5 or less at the end of the business day, after all transactions have posted. No more than 5 overdraft and returned items fees will be charged on any business day.
Simple Guide to Premier Money Market

How Deposits and Withdrawals are Processed

The order in which deposits and withdrawals are processed

Transaction Posting Order

- Deposits: Chronologically, or highest to lowest when bank cannot determine date or time of transaction
- Obligations to Bank and adjustments such as error resolutions: Chronologically, or lowest to highest when bank cannot determine date or time of transaction
- Debits, such as ATM, debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically, or lowest to highest when bank cannot determine date or time of transaction
- Checks and ACH transactions: Highest to lowest
- Most Fees: Lowest to highest

When your deposits are available

Funds Availability Policy

- Cash deposit with Teller or ATM – Same business day.
- Electronic direct deposit/wire transfer – Same business day.
- Check deposit with Teller or via ATM and Mobile Deposit – Usually next business day, but depends on the item.
  - If we place a hold on a check, we’ll let you know the hold reason and when the funds will be available to use. This is typically provided at the time of deposit but may also be mailed later.
  - In some situations, we may notify you at the time or after your deposit is made that your funds (including the first $200) may be held longer.

A “business day” is a non-holiday weekday. Deposits made before end of business cutoff time (10 p.m. CT) at banking center and via ATM and Mobile Deposit will be processed that day. Deposits made after cutoff time will be processed the next business day.

Other Common Fees

- ATM/Debit Card Replacement Fee: $5
- Wire Transfer: $0 Per incoming domestic transfer
- External Transfers (Account to Account): $30 Per outgoing domestic transfer
- Statements: $0 Online and paper statements
- Deposited Items Return Fee: $12 Per item
- Cashiers Checks: $3
- Stop Payment Fee: $34.50 Per Item. Expires after 6 months.
- Ordering Checks: VARIES
- Mobile Banking with Mobile Deposit: $0
- Excessive Withdrawal Fee: $10 Per transaction over maximum limit in any monthly period.

The Bank will not assess more than 5 excessive withdrawal fees per statement cycle.

Relationship Pricing

Premier Checking or Select Checking Accounts: 0.05% Higher interest rate with Premier or Select Checking accounts

*Bonus interest rate is not automatically applied and must be requested. Accounts are not automatically linked. Please notify your banker which accounts should be linked. If the Premier Checking or Select 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.

Dispute Resolution

If you have questions or would like more information:

Please visit your local branch or call us at (800) 583-0709. We will be happy to answer your questions. In addition, please refer to the Agreements and Disclosures and Summary of Fees and Definitions for the terms and conditions of your account.

Getting Started

You may open this account by visiting a Banking Center, by applying online at bankofalbuquerque.com/accountopening or by calling an ExpressBanker at (800) 583-0709.