

ATM/VISA Debit Card

MyBank ATM/VISA Debit Card is available at no charge when you open an E-Z, Exceptional, Prime Plus, Golden Checking, or Money Market account. Use it like a personal check to make purchases or as a debit card. Use it worldwide wherever you see the VISA logo to access funds from your checking account. There is a \$5.00 charge for a replacement card.

Certificate of Deposit (CD)*

MyBank offers CDs with terms up to five years. Rates are competitive with other financial institutions. FDIC insured.

Minimum to open \$1,000. Interest rates are subject to change. Ask our customer service representative for MyBank's current rates

Individual Retirement Investment (IRA) Account*

MyBank offers a variety of IRA accounts. Deposits of any size allowed at any time for roll-overs or transfers. IRAs may be tax deductible — consult your tax advisor. FDIC insured.

Minimum to open \$500.

CD Term Limit: One year, two year, five year, for Traditional, Roth or Coverdell Education IRA's.

*Penalties for early withdrawal may apply.

Other Services

Call or stop by for information on any of these additional services and products:

- Direct Deposit
- Automatic Bill Payment
- Safe-Deposit Boxes
- Night Depository
- Loans
- Business Accounts




MyBank's purpose is the same as it was when we first opened our doors: to fulfill the financial needs of our community.

Our founders were inspired by a dream: to create a banking institution that would treat its clients as they themselves wanted to be treated — with quality, personalized service. In 1992, they realized that dream, and founded the Bank of Belen.

The Bank grew quickly. To recognize its growing popularity, in 2006, it changed its name to MyBank — offering the same great service to a growing customer base.

MyBank continues to be locally owned and operated. We take pride in our dedication to building relationships the right way: through quality services, extensive amenities and a sincere commitment to the needs of our diverse clients. MyBank offers new community services, greater accessibility, and a recommitment to our vision.

Banks have customers. Credit Unions have members. MyBank has friends and family members, whom we treat with respect, integrity, and professionalism.

 **MyBank is your bank for quality, personalized service.**

Belen, Mountainair, Los Lunas
 Albuquerque, Rio Communities
 505-864-3301
 Anytime Banking: 505-861-3111
 Anywhere Access: 1-888-262-3536
 www.MyBankNM.com

New Mexico owned and operated since 1992.

SERVICES AND FEES

Handling Charges

Overdrawn Check (per item)**	\$32.00
Return Item Charge (per item paid or returned)	\$32.00
Continuous overdraft charge	\$6.00
Maximum Daily Overdraft Charge	\$198.00
Garnishment	\$175.00
Tax Levy	\$150.00
IRA Transfers Out	\$25.00
Early Account Closing Fee (90 days)	\$25.00
Deposit Item Return / Resubmitted	\$10.00/\$4.00
Foreign Draft	\$30.00

Cash Management Services & Fees

ACH ORGANIZATION SERVICES

Online Banking FREE

COIN/CURRENCY HANDLING

Coin – Incoming/Outgoing (per roll) FREE
 Loose Coin – Incoming (per bag) FREE
 Currency – Incoming FREE
 Currency – Outgoing FREE

FUNDS MANAGEMENT ACCOUNT

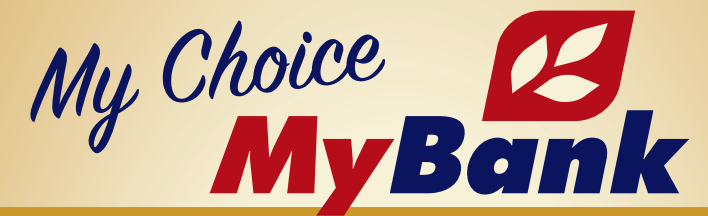
Invest Sweep (Repurchase Agreement) \$50.00 per month

Special Services Fee Schedule

	CUSTOMER	NON-CUST.
Stop Payment Request	\$31.00	
Overdraft Transfer Between Checking/Savings	\$10.00	
Phone Transfer Between Checking/Savings	FREE	
Account Activity Printout	\$2.00	
Copy of Image Check	\$2.00	
Copy of Statement	\$5.00	
Electronic Statement/Paper Statement	FREE/\$1.50	
Foreign ATM	\$2.00	
Medallion Gaurantee (Securities)	\$10.00	
Cashiers Check	\$5.00	N/A
Counter Checks (min. 4 checks)	\$1.00 per check	
Gift Cards	\$2.75	
Research Per Hour	\$20.00	
Research Per Reproduction (per page)	\$5.00	
Deposit Verification	\$10.00	
Checkbook Balancing (per hour)	\$20.00	
Collection (Incoming)	\$10.00	\$15.00
Collection (Outgoing)	\$15.00	\$20.00
Collection (Foreign)	\$30.00 plus cost	
Foreign Currency	\$20.00	
Foreign Currency Exchange (cust. only)	\$10.00	
Night Deposit Bag (per bag) – Locked	\$20.00	
Night Deposit Bag (per bag) – Zipper	\$3.00	
Reg. Domestic Wire Transfer Out (each)	\$20.00	
International Wire Transfer Out (each)	\$45.00	
Wire Transfer In	\$10.00	
ATM Empty Envelope	\$10.00	
Dormant Account	\$10.00	
Escheatment	\$50.00	
Account Inactivity (after 6 mo.)	\$5.00	
Hold Statement/Undeliverable	\$5.00	
Debit/ATM Card Replacement	\$5.00	
Online Banking	FREE	
Bill Pay Options	FREE	
Safe Deposit Box	Varies depending on box size	
Safe Deposit Box (late payment)	\$10.00	
Notary	FREE	\$5.00
Faxes	\$5.00 plus \$1.00 per page	

*If your account is overdrawn 7 consecutive days, we will charge an additional \$6.00 on that day and every 7th day there after. A fee may overdraft an account and result in additional fees.

**Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Including Paid NSF Item(s). All service charges may be subject to NM Gross Receipts Tax.



PERSONAL BANKING



Everything you need to know about Personal Banking at MyBank.



CHECKING AND SAVINGS ACCOUNTS	OPENING BALANCE	MINIMUM DAILY BALANCE TO AVOID SERVICE CHARGE	SERVICE CHARGE PLUS TAX IF MINIMUM NOT MAINTAINED	ADDITIONAL FEES	TRANSACTION AND OTHER FEE(S) SEE FEE SCHEDULE FOR ADDITIONAL DETAILS	CUSTOMER BENEFITS
E-Z Checking	\$50.00	No minimum balance	No minimum balance		See fee schedule	Unlimited check writing, ATM/Visa Debit Card Usage ⁽¹⁾ , FDIC Insured
Prime Plus Checking	\$500.00	\$500.00 each day of the cycle	\$10.00		See fee schedule	Earns Interest. Unlimited check writing and ATM/Visa Debit Card usage ⁽¹⁾ , first box of 50 checks free, return of image checks with each statement, FDIC insured.
Golden Checking	\$100.00	\$100.00 each day of the cycle	\$5.00		See fee schedule	Age 55 or older. Unlimited check writing and ATM/Visa Debit Card usage ⁽¹⁾ , free My Bank checks, return of image checks with each statement, FDIC insured.
Exceptional Checking	\$500.00	\$25,000.00 combined consumer balance in savings, money market, IRA's, CD's, and qualifying loans each day of the cycle	\$9.50		See fee schedule	Earns Interest. Free My Bank checks, .15 basis point increase on CD's, NO fee on cashiers checks, and stop payments, unlimited check writing and ATM/Visa Debit Card usage ⁽¹⁾ , return of image checks with each statement, FDIC insured.
Regular Savings	\$100.00	\$100.00 each day of the month	\$2.00	\$5.00	Excessive Withdrawal Fee \$5.00 per transaction over 9 per quarter ⁽³⁾ (fee will be included in the service charge on the statement)	Earns interest. FDIC insured.
Preferred Money Market	\$1,000.00	\$1,000.00 each day of the month	\$10.00	\$25.00	6 transfers per month ⁽²⁾ , \$25.00 per item fee if the allowed number of transfers is exceeded (fee will be included in the service charge on the statement)	Earns interest. Pays a higher rate than our regular savings account on balances over \$25,000.00, six third party transactions per month, higher balances may be eligible for higher interest rates. Free My Bank checks, return of all imaged checks with each statement. FDIC insured.
YOUTH AND CLUB ACCOUNTS Minor Savings	\$25.00	No minimum balance	\$5.00		Excessive Withdrawal Fee \$5.00 per transaction over 9 per quarter ⁽³⁾ (fee will be included in the service charge on the statement)	Must be under 18 to qualify. Earns interest. FDIC insured.
Christmas Club	\$50.00	No minimum balance		\$50.00	\$50.00 penalty for early withdrawal	Earns interest. Additional increase in interest for automatic transfer from other My Bank accounts. Holiday Cash is available starting November 15th. FDIC insured.
Vacation Club	\$50.00	No minimum balance		\$50.00	\$50.00 penalty for early withdrawal	Earns interest. Additional increase in interest for automatic transfer from other My Bank accounts. You select the withdrawal date after one year. FDIC insured.

As a valued Customer, we are pleased to offer you **Verified by Visa**.

"Verified by Visa" provided in association with Verified by Visa International, protects your card against unauthorized use when you shop online at participating retailers.

If you make a purchase in a shop, you enter a PIN number or sign a receipt to validate the transaction. Verified by Visa mimics this process over the Internet by providing a digital receipt that you sign off with your own personal Password

To register your debit card with Verified by Visa visit our website at www.mybanknm.com for all the details.

Notice: Statements are provided monthly on checking accounts with Check Imaging. Statements on savings accounts will be provided at least quarterly. All checking and savings accounts that become dormant for one year will be charged \$10.00 monthly. All fees and services are subject to NM gross receipts tax.

(1) ATM (Automatic Teller Machine): Your ATM card gives you access to your money 24 hours a day, 7 days a week at any ATM throughout New Mexico and across the nation which displays the Visa, Transfund or Pulse symbols. There is a \$5.00 replacement fee.

(2) Federal regulations limit you to 6 transfers per month and may be made by preauthorization, automatic transfer, telephone, check, draft, debit card or similar order (including POS transactions). There is a \$25.00 per item fee if the allowed number of transfers is exceeded.

(3) Disclosure for Savings Accounts: interest rates may change from month to month at our discretion. Interest begins to accrue on the day you deposit. Interest is compounded and credited quarterly. If you close the account before interest is credited, you may not receive the accrued interest. Federal regulations limit you to 6 transfers per month and may be made by preauthorization, automatic transfer, telephone, check, draft, debit card or similar order (including POS transactions). Withdrawals on these accounts are limited to nine per quarter with a \$5.00 charge for withdrawals in excess of this number.

MyBank reserves the right to amend or discontinue any product offering at any time. Fees and charges are subject to change at any time.

See fee schedule for additional charges or speak to one of our customer service professionals.

www.MyBankNM.com