

## Important information regarding upcoming fee changes: Effective October 15, 2025.

We regularly review our fees to ensure we can continue to offer the level of service you expect. Our commitment is to be transparent about our fees and what you can do to minimize them.

### What is changing?

We are adjusting the following fees **beginning October 15, 2025**. These fees are assessed depending on how the account is used, with some options to help you minimize them.

| Fee type                                             | New fee | Actions you may take to limit fees                                                                                                                                                                                                    |
|------------------------------------------------------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Overdraft fee</b>                                 | \$36    | Enroll in Overdraft Protection to allow automatic transfers to your checking account if your balance dips too low. Learn more at <a href="https://bankofalbuquerque.com/overdrafts">bankofalbuquerque.com/overdrafts</a> <sup>1</sup> |
| <b>Paper statement fee</b>                           | \$3     | Switch to online statements in Online or Mobile Access. Select "online only" and accept the Online Statements Terms and Conditions <sup>2</sup> .                                                                                     |
| <b>Non-Bank of Albuquerque ATM fee (in the U.S.)</b> | \$3     | In-network ATMs are free to you! You have free access to more than 155 in-network ATMs statewide. Find an in-network ATM near you at <a href="https://bankofalbuquerque.com/locations">bankofalbuquerque.com/locations</a>            |

| Other fee changes            | New fee                                  |
|------------------------------|------------------------------------------|
| <b>International ATM fee</b> | \$5 + 3% of the total transaction amount |
| <b>Stop payment fee</b>      | \$36                                     |
| <b>Official check fee</b>    | \$10                                     |

We appreciate your continued trust in us, and remain committed to providing straightforward, competitive pricing, backed by the personalized service you expect from Bank of Albuquerque.

<sup>1</sup>If you are enrolled in Overdraft Protection, we will automatically transfer any available funds at no charge to you from your linked savings, money market account or personal line of credit with us into your checking account at the end of any business day on which your Available Balance is less than zero. Limited to one linked savings or money market account or personal line of credit as a source of funding. Accounts are not automatically linked. Please notify your banker which account should be linked. To the extent the funds in your designated funding account are insufficient to cover all overdrafts in your checking account, an Overdraft Fee may be charged for each overdraft not covered by the transfer, under the terms of the Depository Agreement for Transaction Accounts. See Summary of Fees and Definitions for pricing.

<sup>2</sup>If you choose to receive a monthly statement via postal mail, a statement fee will be assessed each month. To avoid this fee, you can turn off paper statements by logging in to Online or Mobile Access, selecting "online only", and accepting the Online Statements Terms and Conditions. Opting out of paper statements will terminate the mailing of your monthly statement.