SIMPLE GUIDE TO

Premier Checking

The Bank of Albuquerque Simple Guide features the most common fees in an easy-to-understand format to help you use your checking account. For a comprehensive list of all pricing, terms and policies please refer to the Agreements & Disclosures and the Summary of Fees and Definitions. All fees are charges are subject to New Mexico gross receipts tax and may change without notice.

Premier Checking is an interest-bearing account designed to reward you for your entire banking relationship with us. You will enjoy premium interest rates, a personal financial advisor, exclusive discounts, waived fees[1] and access to our Investment Sweep when linked to a BOK Financial Advisors (BOKFA) investment account.[2]

Account opening and usage

Monthly service fee	**$25**
Requirements to waive monthly service fee	**$0 When you maintain one of the following:**[1] • $25,000 or more in linked bank deposit accounts. • $50,000 or more in any combination of qualifying linked deposits, and 10% of loan or line of credit balances.
Earns interest	**Yes.** Get premium rates on deposits and loans. Compounded and paid monthly. Interest is earned on your entire available balance according to the balance tier schedule. See Relationship Benefits below for more information. View the balance tier schedule and our competitive interest rates at Rate Details.
Minimum opening deposit	**$50**

[1] For each statement cycle that one of the following requirements of average daily balances are met, you'll avoid the $25 monthly service fee: $25,000 or more in linked bank deposit accounts (checking, savings, CDs, FDIC-insured IRAs) or $50,000 or more in any combination of qualifying linked banking, brokerage (available through BOK Financial Advisors – excluding 529s and managed trusts) and 10% credit balances (mortgage, HELOC, PLOC, auto loan & personal loan – excludes small business loans). Accounts are not automatically linked. Please notify your banker which accounts should be linked.

[2] Securities, insurance, and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and an SEC registered investment adviser. Services may be offered under our trade name, BOK Financial Advisors. SEC registration does not imply a certain level of skill or training. Investment and insurance products are **NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE.**

ATM fees

Bank of Albuquerque ATMs	**Free**
Non- Bank of Albuquerque ATMs in the U.S.	Some other financial institutions charge a fee for use of their ATM. As a Premier Checking client, if you are charged a fee by another financial institution, you will automatically be refunded any ATM fees charged by that bank. Plus, you will have free access to more than 32,000 MoneyPass ATMs nationwide.
International ATMs	**$5 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.

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Mastercard® debit card overdraft coverage and fees

When you add this service, the bank will authorize and pay your ATM and one-time debit card transactions, at our discretion when you don't have sufficient funds available in your checking or linked overdraft protection account to cover your transaction.

Opt-out If you do not choose an option when you open an account, this option is automatically selected for you.	**No** Bank of Albuquerque will not authorize and pay overdraft items for ATM and one-time debit card transactions, and your transactions will be declined and returned with no overdraft fee to you.
Opt-in	**Yes** Bank of Albuquerque will authorize and pay your ATM and one-time debit card transactions, at our discretion when you don't have sufficient funds available. If you add this service, the following fees will apply (see Overdraft Information and Fees section).
Overdraft fee for ATM and one-time debit card transactions	**$36 Per item** **Please Note:** • No fee is incurred if funds are transferred or deposited (and not subject to a hold placed by the bank) to cover the overdraft by the cutoff time for each banking center and Bank of Albuquerque ATM on the same business day or by using the Transfer option in Online and Mobile Banking. Cut off times may vary by deposit method. • No more than 3 overdraft fees will be charged on any business day. • No fee is incurred if account is overdrawn by $50 or less at the end of the business day, after all transactions have posted.

Overdraft information and fees

Overdraft fee[3]	**$36** When we pay any item (e.g. check or any type of electronic debit) you authorize in an amount greater than your available account balance.
Returned item fee	**$0** There is no fee charged by the bank when an item you authorize is greater than your available account balance, and the item is returned unpaid.
Overdraft protection transfer service	**$0** If you are enrolled, we will automatically transfer any available funds at no charge to you 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. 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 to your checking account 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.

[3] Items like ACH, checks, automatic bill payments or recurring debit card transactions, may be paid at our discretion and would be subject to an Overdraft Fee regardless of Opt-In status. No fee is incurred if account is overdrawn by $50 or less at the end of the business day, after all transactions have posted. No more than 3 overdraft fees will be charged on any business day. We will refund one Overdraft Fee per year, upon your request.

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How deposits and withdrawals are processed

For additional information, refer to your account Agreements and Disclosures.

The order in which deposits and withdrawals are processed Transaction posting order	When we process multiple transactions in a single day, we may post items in any order. Generally, we will post credits, debits and adjustments in groups by type, with all transactions in one group being processed before any transactions in the next group as follows: • 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, Mastercard® debit card, online or mobile banking transfers, online Bill Pay (if electronic), and wires: Chronologically[4], or lowest to highest when bank cannot determine date or time of transaction. • Checks[5] and ACH[6] 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 ATM:** Usually next business day after the day of your deposit 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 $275) 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 ATM locations will be considered deposited that day. Deposits made after cutoff time will be considered deposited the next business day.

[4] Debit card transactions will be posted in chronological order on the day they are received by the bank from the merchant, which is often one or more days after you complete the transaction. Debit card authorizations will decrease the available account balance.

[5] Excludes checks converted to electronic debits.

[6] ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account e.g. for your utility or phone bill.

Other common fees

Wire transfer	**$0** Incoming and outgoing domestic transfers
Statements	**$0** Online and paper statements
Deposited items return fee	**$0**
Official (cashier's) checks	**$0**
Stop payment fee	**$0** Per Item. Stop payment expires after 6 months for checks. Stop payment for ACH debit does not expire.
Ordering checks	**$0** Standard checks, or **50%** Off Premium styles
Mobile banking with mobile deposit	**$0**
Online bill pay	**$0** No monthly fee; unlimited transactions

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Relationship benefits

Premier Money Market accounts	**0.05%** Higher interest rate for Premier Money Market accounts[7]
CDs / IRAs	**0.10%** Interest rate bonus on CDs and select FDIC insured IRAs[7]
Personal loans	**0.10%** Discount on personal loans[8]
Mortgage loans	**$500** Discount on mortgage closing costs[9]
BOK Financial Advisors[2]	**$14.95** For online trades[10]

[2] Securities, insurance, and advisory services offered through BOK Financial Securities, Inc., member FINRA/SIPC and an SEC registered investment adviser. Services may be offered under our trade name, BOK Financial Advisors. SEC registration does not imply a certain level of skill or training. Investment and insurance products are **NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE.**

[7] 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 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.

[8] All loans are subject to credit approval. To qualify for a Premier relationship discount, you are required to maintain a Premier Checking account. Premier loan discounts do not apply to all loan products and are applicable for new loans only. Discount applies to the interest rate at the time of application.

[9] Subject to closing of a residential purchase money or refinance mortgage loan with Bank of Albuquerque Mortgage. Discount will be provided in the form of a lender credit.

[10] Discounted online flat rate commissions as follows: $14.95 per equity trade when your BOK Financial Advisors (BOKFA) investment account is linked to your Premier, Diamond, Diamond Advantage or Private Label Checking account and the trade is entered online through NetXInvestor®. Unlimited $14.95 trades can be applied to commissions trading of stocks, excluding penny stocks. Each trade will be treated as a separate transaction unless multiple transactions are needed to fill one order. If the eligible checking account is terminated, the commission discount for equity trades will discontinue and revert to the current applicable commission rate. Other fees and commissions apply to a BOKFA investment account; please consult your BOKFA financial advisor for more information. Schedule subject to change at any time. NetXInvestor® available through Pershing LLC, a leader in clearing, settlement and custody services. Pershing LLC, member FINRA, NYSE, SIPC, is a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon). Trademark(s) belong to their respective owners. **NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE.**

Dispute resolution

If you have questions or would like more information: Please visit your local Banking Center 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 or by calling an ExpressBanker at 800.583.0709.

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