SIMPLE GUIDE TO

Youth Savings

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. All fees and charges are subject to New Mexico gross receipts tax and may change without notice.

Youth Savings is a great introduction to saving, ideal for youngsters under 18 years of age. There is no monthly fee, no withdrawal fees, and is eligible for QuickSave.

Account opening and usage

Monthly service fee	**$0**
Account requirements	• Primary account owner must be under 18 years of age[1], and • Account must be co-owned by a parent or guardian.
Earns interest	**Yes.** Compounded and paid monthly. View our competitive interest rates at Rate Details.
Minimum opening deposit	**$5**

[1] When the client turns 20 years of age, the bank will convert the account to Personal Savings or other appropriate product offering. See current Personal Savings account details found within Personal Savings simple guide.

ATM fees

Bank of Albuquerque ATMs	**Free**
Non-Bank of Albuquerque ATMs in the U.S.	**$3** For each withdrawal and/or transfer when using another bank's ATM. The ATM owner in the US may charge you additional fees. However, this fee can be avoided by using one of more than 32,000 free 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.

Overdraft information and fees

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.

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[2], or lowest to highest when bank cannot determine date or time of transaction. • Checks[3] and ACH[4] 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.

[2] 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.

[3] Excludes checks converted to electronic debits.

[4] 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	**$15** Per incoming domestic transfer	**$30** Per outgoing domestic transfer
Statements	**$0** Online and paper statements	
Deposited items return fee	**$0**	
Official (cashier's) checks	**$10**	
Stop payment fee	**$36** Per Item. Stop payment expires after 6 months for checks. Stop payment for ACH debit does not expire.	
Mobile banking with mobile deposit	**$0**	

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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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