

Features

CHECKING ACCOUNTS

SAVINGS ACCOUNTS & TIME DEPOSITS

	Premium Relationship Checking	Relationship Value Checking	Banking on the Job Account	E Checking	College Checking	Senior Checking	Value Checking	Simple Savings	Pay Yourself First Savings	Youth Savings	Liquid Money Market Savings	Certificate of Deposit	Individual Retirement Account
Minimum to Open	\$50 or DD	\$50 or DD	\$50 or DD	\$50 or DD	\$50 or DD	\$50 or DD	\$50 or DD	\$25	\$25 or Auto	\$25 or Auto	\$1,000	\$1,000	\$500
Unlimited Transactions	▲	▲	▲	▲	▲	▲	▲						
Debit/Check Card	▲	▲	▲	▲	▲	▲	▲	▲ (ATM)	▲ (ATM)	▲ (ATM)	▲		
No charge for use of BNM ATMs	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲		
24 Hour Telephone Banking	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲
Online Banking	▲	▲ ¹	▲ ¹	▲ ²	▲ ¹	▲	▲	▲	▲	▲	▲		
Online Bill Pay	▲	▲	▲	▲	▲						▲		
Electronic Statement	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲	▲		
Paper Statement	▲	▲	▲	▲ ²	▲ ²	▲ ²	▲ ²	▲	▲	▲	▲ ³		
No Charge for use of non-BNM ATMs	▲	▲ (4 /month)	▲ (4 /month)										
Refund of non-BNM ATM fees charged by other banks (Must contact bank.)	▲ (4 /month)												
Small Safe Deposit Box	▲ ⁴												
Redi-Reserve origination fee waived (Subject to credit approval.)	▲												
Higher Interest Rates on new CDs & IRAs (Please refer to current rate sheet.)	▲												
Overdraft Protection	Available	Available	Available	Available	Available	Available	Available						
Earns Interest	▲ (Tiered)	▲	▲					▲	▲	▲	▲ (Tiered)	▲ (Tiered)	▲ (Tiered)

BNM (Bank of New Mexico)

- ▲ Account Feature
- 1 Included with minimum of 1 bill paid per month
- 2 Included with monthly direct deposit otherwise monthly service charge applies
- 3 Monthly charge applies
- 4 If available or credit on larger box