



**BANK 34**  
STAND INDEPENDENT

**SERVICES BROCHURE**

Bank34.com | Toll-Free: 888.702.5266 | 24-Hour Telephone Banking: 877.437.8885

## **OUR HISTORY**

FROM HUMBLE BEGINNINGS TO VISIONARY GROWTH.

There is no substitute for a solid foundation when it comes to building things in life. A solid foundation can support change in the future that was not even imagined early on.

In 1934, the local community leaders who set the foundation for what is now Bank 34, never envisioned a small savings and loan that originated in Alamogordo, New Mexico would someday evolve into a community bank franchise spanning six states. Nor did they even dream that the parent company of Bank 34 would be Bancorp 34, a public financial institution with shareholders from all over the nation.

Never losing sight of our deeply planted rural southern New Mexico roots, generation after generation of Bank 34 leadership has aspired to the notion that we must be envisioning our next opportunity while still immersed in seizing the previous one. Today, primarily due to the support of our loyal clients along the way, we have transitioned into a full service small business bank and mortgage banking specialist while maintaining the accessibility and sense of urgency for our clients that seems like a lost art today.

We welcome the opportunity to earn your business and for you to experience our time-tested brand of community banking. Share your business or family visions with us. Good things will happen.

## **INSPIRING PASSION**

FOR INDIVIDUALISM AND INNOVATION.

The spirit and rewards of standing independent are evident around us every day. Discovering a local bank that truly seeks to unleash the value and power of your creative ideas for family or business is far less certain.

Standing the test of time and change since 1934, we have stood by customers who share the passion of individualism and innovation. Our genuine brand of customer care has been shaped by our own lessons learned from what it takes to remain independent and authentic in a world of large banks.

The way you choose to bank with us may be changing at the speed of technology, but rest assured whatever choices you make, Bank 34 will always be true to the highest level of personal service. We're proud to stand independent and feel privileged to help you do the same.

**YOU'RE NOT JUST MANAGING MONEY.**  
YOU'RE INVESTING IN PEACE OF MIND.

### **Consumer Banking**

Residential Mortgages  
Consumer E-Banking  
Mobile Banking  
Checking  
Savings  
Kasasa® Accounts  
Kasasa Protect™  
Money Market  
Certificate of Deposit/IRA Products  
ATM/Debit Cards  
Credit Cards  
Safe Deposit Boxes

### **Business Banking**

Commercial Lending  
Small Business E-Payments  
Cash Management Business E-Banking  
Merchant Card Processing  
Small Business Checking  
Business Analysis Checking  
Basic Nonprofit Checking  
501(c)3 Nonprofit Checking  
Business Savings  
Business Money Market  
Interest on Lawyers Trust Accounts  
(IOLTA)  
Credit Cards

## **BUSINESS BANKING**

MAKING SHORT WORK OF EFFICIENT CASH MANAGEMENT.

Bank 34 offers entrepreneurial banking for entrepreneurs—business owners who are ambitious go-getters, innovative up-and-comers and tireless pioneers. We know you appreciate personalized service and responsive decision making. Products that help you manage and grow your money. And efficient tools and services that allow you to focus on the business at hand. Put us to work and discover the banking you need to succeed.

### **CHECKING**

Small Business Checking  
Business Analysis Checking  
Basic Nonprofit Checking  
501(c)3 Nonprofit Checking

### **SAVINGS**

Business Savings  
Business Money Market  
Business Private Money Market  
Interest on Lawyers Trust  
Accounts (IOLTA)

### **BUSINESS E-BANKING**

Bill Payment Scheduling  
Payroll  
ACH Credit Transactions  
ACH Debit Transactions  
Domestic Wires

### **BUSINESS CREDIT CARDS**

Business Visa®  
Business MasterCard®

### **MERCHANT CARD PROCESSING**

Receive Debit and Credit Card

Payments via:

- Mobile
- Online
- EMV Terminals
- iPads
- PIN Pads

## COMMERCIAL LOANS

WHEN YOUR BUSINESS NEEDS TO GROW, WE CAN LEND A HAND.

Your success is our success. When it comes to commercial lending, we go the extra mile to make your business vision a reality. Since we're independent—not a national bank with pre-programmed lending requirements—we provide flexible credit solutions that rely on human, rather than computer, decision making. The result? A working relationship that's highly responsive, an approval process that's truly streamlined, and a loan package that's structured to meet your unique needs.

### EXPAND YOUR BUSINESS

- Small Business Financing
- Small Business Administration Loans (see SBA section below)
- Owner-Occupied Real Estate Financing
- Long-Term Financing for Business Acquisitions
- Equipment Financing
- Business Lines of Credit
- Senior Living
- Self-Storage
- Commercial Real Estate
- Multi-Family
- Retail
- Office
- Industrial
- Investor Pools of Single-Family Rentals
- Construction
- Mobile Home Parks

### SBA LOANS

Bank 34 is a leading provider of Small Business Administration (SBA) loans in New Mexico & Arizona. SBA Loan types:

- SBA 7(a)
- SBA 504
- SBA Express
- SBA Advantage
- SBA Commercial Real Estate, Equipment & Unsecured
- SBA Start Up, Working Capital & Expansion

# RESIDENTIAL MORTGAGES

PRODUCTS TO MAKE YOU FEEL RIGHT AT HOME.

There's no one-size-fits-all mortgage solution and no long wait for answers. Our in-house underwriting and variety of loan products gives us the flexibility to provide the lending solutions that are right for you—even if you may have credit problems. You'll also find the application process convenient, with in-person visits and face-to-face meetings. And knowledgeable professionals to guide you every step of the way.

Our loan originators are available seven days a week by appointment. Or apply online with your favorite loan officer's direct link in the Online Mortgage Center at Bank34.com.

## RESIDENTIAL MORTGAGE PRODUCTS

- Purchase
- Refinance (Rate & Term or Cash-Out)
- Construction to Permanent Loans
- Primary Residence, Second Home or Investment Properties
- Conventional, FHA, VA, USDA and In-House Mortgage Loan Products
- Fixed- and Adjustable-Rate Mortgages
- First-Time Home Buyer Loans with Down Payment and Closing Costs Assistance
- FHA Financing with Only 3.5% Down Payment and Flexible Credit Score Requirements
- Jumbo Loans
- Home Equity Loans
- Land Loans
- Construction Loans
- Commercial Real Estate Lending
- Free, same day mortgage/home pre-qualifications. By telephone, in person, or online.

## U.S. ARMED FORCES AND VETERANS LOANS

- VA Mortgage Loans Featuring 0% Down and Flexible Credit Score Requirements for Qualified U.S. Veterans
- VA Interest-Rate Reduction Loans with Minimal Closing Costs and Flexible Credit Score Requirements

## MFA FIRST-TIME HOME BUYER PROGRAMS

- MFA's mortgage programs provide homebuyers with competitive interest-rate mortgage loans and assistance with down payment and closing costs.
- **The First Home Program** offers a first mortgage loan with a competitive interest rate to first-time home buyers with a safe and affordable 30 year, fixed rate; First Home has no origination or discount fee charged to the homebuyer.
- **The First Down Program** is a second mortgage loan amortized over 30 years with a low interest rate to help first-time homebuyers with minimum down payment and closing costs.
- **The Next Home Program** provides non first time homebuyers the opportunity to purchase their next home. Next Home is also available for first time homebuyers, if it best suits their needs.

# CONSUMER BANKING

MANAGE YOUR MONEY. MASTER YOUR FINANCIAL FREEDOM.

Everyone has different financial needs. That's why we offer a variety of banking options. Our checking, savings, debit and credit cards, plus e-banking and mobile banking provide the kind of freedom you can cash in on. By tailoring financial products to fit your lifestyle, we can help you manage your money the way you want to—when you want to.

## CHECKING

- Kasasa® Accounts
- 34 Checking – Manage a minimum balance to earn interest and avoid a monthly service fee
- Golden Checking – Special benefits for clients 55 and older

## SAVINGS

- Consumer Savings – for clients who want to save money and earn interest
- Piggy Bank Savings – A savings plan for minors under the age of 18
- Electronic Transfer Savings – For our New Mexico clients who receive Federal benefit, wage, salary or retirement payments
- 34 Special Money Market – Earn interest, have cash on hand, and enjoy more flexibility than a savings account
- Consumer Private Money Market – Earn premium interest for higher balance, have cash on hand, and enjoy more flexibility than a savings account
- Certificate of Deposit/IRA Products – 3- to 36-month CD's and/or IRA's with minimum opening deposit of \$1,000

## E-BANKING

- 24/7 Account Access
  - Funds Transfer, Account to Account – External and Incoming Bank Transfers
  - Pay People, Person to Person Payments Powered by Popmoney®
  - Bill Pay

## MOBILE BANKING

- Free Apps for iPhone®, Android™ and Smart phones with Bill Pay
- Web Mobile Banking
- Text Mobile Banking
- iPad Tablet with Bill Pay
- Android/Kindle Fire Tablet with Bill Pay
- Mobile & Tablet Check Deposit

## CREDIT & DEBIT CARDS

- Visa® Classic and Visa® Platinum – Low Rate or Preferred Points Cards
- MasterCard® Classic and MasterCard® World – Low Rate or Preferred Points Cards
- ATM/Debit Cards

## Ask for **KASASA®**

BEST VALUE		BEST VALUE				
KASASA CASH	KASASA SAVER	KASASA CASH BACK	KASASA SAVER	KASASA CASH	KASASA CASH BACK	KASASA TUNES
APPLY NOW! >>		APPLY NOW! >>		APPLY >>	APPLY >>	APPLY >>
FREE		FREE		FREE	FREE	FREE
<ul style="list-style-type: none"> <li>✓ No monthly service fee</li> <li>✓ No minimum balance</li> </ul>		<ul style="list-style-type: none"> <li>✓ No monthly service fee</li> <li>✓ No minimum balance</li> </ul>		<ul style="list-style-type: none"> <li>✓ No monthly service fee</li> <li>✓ No minimum balance</li> </ul>	<ul style="list-style-type: none"> <li>✓ No monthly service fee</li> <li>✓ No minimum balance</li> </ul>	<ul style="list-style-type: none"> <li>✓ No monthly service fee</li> <li>✓ No minimum balance</li> </ul>
REWARDS		REWARDS		REWARDS	REWARDS	REWARDS
<ul style="list-style-type: none"> <li>✓ 2.50% APY up to \$15,000</li> <li>✓ APY Range 2.50%-0.50%</li> <li>✓ \$25 ATM fee refunds</li> </ul>	<ul style="list-style-type: none"> <li>✓ 0.50% APY up to \$25,000</li> <li>✓ APY Range 0.50%-0.26%</li> <li>✓ Saver Sweep</li> </ul>	<ul style="list-style-type: none"> <li>✓ 3.00% Cash Back</li> <li>✓ Up to \$7.50 Cash Back</li> <li>✓ \$25 ATM free refunds</li> </ul>	<ul style="list-style-type: none"> <li>✓ 0.50% APY up to \$25,000</li> <li>✓ APY Range 0.50%-0.26%</li> <li>✓ Saver Sweep</li> </ul>	<ul style="list-style-type: none"> <li>✓ 2.50% APY up to \$15,000</li> <li>✓ APY Range 2.50%-0.50%</li> <li>✓ \$25 ATM fee refunds</li> </ul>	<ul style="list-style-type: none"> <li>✓ 3.00% Cash Back</li> <li>✓ Up to \$7.50 Cash Back</li> <li>✓ \$25 ATM free refunds</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$20 Sign Up Bonus</li> <li>✓ \$10 Monthly reward</li> <li>✓ \$25 ATM fee refunds</li> </ul>
ASK TO QUALIFY		ASK TO QUALIFY		ASK TO QUALIFY	ASK TO QUALIFY	ASK TO QUALIFY
<ul style="list-style-type: none"> <li>✓ 12 Debit Card</li> <li>✓ E-Statement</li> <li>✓ 1 Direct Deposit or ACH</li> </ul>	<ul style="list-style-type: none"> <li>✓ Simply Qualify in Cash and/or Cash Back</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card</li> <li>✓ E-Statement</li> <li>✓ 1 Direct Deposit or ACH</li> </ul>	<ul style="list-style-type: none"> <li>✓ Simply Qualify in Cash and/or Cash Back</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card</li> <li>✓ E-Statement</li> <li>✓ 1 Direct Deposit or ACH</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card</li> <li>✓ E-Statement</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card</li> <li>✓ E-Statement</li> </ul>
NO PENALTIES		NO PENALTIES		NO PENALTIES	NO PENALTIES	NO PENALTIES
<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> <li>✓ 0.02% APY</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> <li>✓ 0.02% APY</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> <li>✓ 0.02% APY</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> <li>✓ 0.02% APY</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> <li>✓ 0.02% APY</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> </ul>	<ul style="list-style-type: none"> <li>✓ Try again</li> <li>✓ Still free</li> </ul>

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. Account approval and other requirements apply. Contact bank for complete details. Read full disclaimer at [www.bank34.com/kasasa-account](http://www.bank34.com/kasasa-account)



---

Ask for **KASASA®**

---

There's a battle underway for your identify – and fraudsters don't exactly play fair. Don't be outmaneuvered. Stay two steps ahead with Kasasa Protect™.

**KASASA® IS MORE THAN AWESOME REWARDS. IT'S ALSO PROTECTION.**

24/7 credit monitoring

Annual credit reports

Monthly credit score and tracker

Dark web monitoring

Lost wallet protection

Identify restoration

**Kasasa Protect's™** monthly service fee is automatically drafted from your checking account, so no additional checks to be cut, lapses in coverage, or due dates to remember.

Employ around-the-clock protection against fraud and ID theft. Speak to an account representative about **Kasasa Protect™** today.

---

Kasasa Cash, Kasasa Cash Back, Kasasa Tunes, and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. CSID and Experian are registered trademarks of Experian Information Solutions, Inc. Read full disclaimer at [www.bank34.com/kasasa-protect](http://www.bank34.com/kasasa-protect)

# INVESTMENTS & WEALTH MANAGEMENT

Bank 34 makes available a complete line of investment services\* for individuals, families, trusts and small businesses through a networking agreement with Raymond James. Wealth management requires specialized, professional expertise, so Bank 34 relies on Troon Investment Advisors of Raymond James & Associates, Inc. to help meet the needs of our banking clients. Bank 34 customers have access to dedicated, personal wealth advisors affiliated with Raymond James who can work closely with you and your private banker to assure your goals are comprehensively addressed.

- Investment & Wealth Planning Services
- Trusts & Charitable Giving
- Asset Management Services
- Significant Wealth/Liquidity Events
- Retirement Solutions
- IRA & 401K Rollovers
- Insurance & Annuities

---

\*Investments and wealth management services are provided through a networking agreement with Raymond James & Associates.

Investment Products:  
Are not insured by the FDIC or any other federal government agency.  
Are not deposits of or guaranteed by a Bank.  
May lose value.

## **BANK 34 LOCATIONS**

WE'RE GROWING WHEREVER YOU'RE GOING.

### **BRANCH LOCATIONS**

#### **ALAMOGORDO, NEW MEXICO**

500 E. 10th Street  
Suite 100  
Alamogordo, NM 88310  
O: 575.437.9334  
F: 575.437.7020

#### **LAS CRUCES, NEW MEXICO**

220 N. Telshor Blvd.  
Las Cruces, NM 88011  
O: 575.521.8100  
F: 575.521.7405

#### **SCOTTSDALE, ARIZONA**

Kierland Commons Banking Center  
14850 N. Scottsdale Road  
Suite 100  
Scottsdale, AZ 85254  
O: 623.463.1440  
F: 480.794.1188

#### **PEORIA, ARIZONA**

14155 N. 83rd Avenue  
Suite 117  
Peoria, AZ 85381  
O: 623.463.1440  
F: 623.930.1440

### **ATM LOCATIONS**

500 E. 10th Street  
Alamogordo, NM 88310  
(drive-thru)

1001 Scenic Drive  
Alamogordo, NM 88310  
(corner of 10th St. and Scenic Dr.)

14850 N. Scottsdale Road  
Scottsdale, AZ 85254  
(front of bldg)

2290 Hamilton Road  
Alamogordo, NM 88310  
(corner of Desert Lakes Rd.  
and Hamilton Rd.)

220 N. Telshor Blvd.  
Las Cruces, NM 88011  
(front of bldg)

### **OTHER ATM NETWORKS AVAILABLE**

In addition to the Bank 34 ATMs, you have access to all the following ATM Networks:

- STAR®
  - STAR® Deposit Sharing
  - Pulse®
  - Plus®
  - Visa®, and
  - Allpoint® with 55,000 surcharge-free ATMs worldwide
- Use the Allpoint® or STAR® locators to find an ATM near you.

# **BANK 34 LOCATIONS**

WE'RE GROWING WHEREVER YOU'RE GOING.

## **MORTGAGE LOCATIONS**

### **SCOTTSDALE, ARIZONA**

Paradise Valley Corporate Center  
4835 E. Cactus Road  
Suite 150  
Scottsdale, AZ 85254  
O: 623.463.1440

### **TUBAC, ARIZONA**

2243 E. Frontage Road  
Suite 2  
Tubac, AZ 85646  
O: 520.398.3250  
F: 520.398.3053

### **YUMA, ARIZONA**

1185 S. 4th Avenue  
Suite D  
Yuma, AZ 85364

### **ALBUQUERQUE, NEW MEXICO**

City Place  
2155 Louisiana Blvd. NE  
Suite 3200  
Albuquerque, NM 87110  
O: 505.389.4509  
F: 505.872.2812

### **RIO RANCHO, NEW MEXICO**

2220 Grand Blvd. SE  
Suite D  
Rio Rancho, NM 87124

### **EL PASO, TEXAS**

6350 Escondido Drive  
Suite A15  
El Paso, TX 79912  
O: 915.304.1602

### **PUYALLUP, WASHINGTON**

424 29th Street NE  
Suite B  
Puyallup, WA 98372  
O: 253.466.5084  
F: 253.848.3657

### **LYNNWOOD, WASHINGTON**

Lynnwood Financial Center I  
19009 33rd Avenue West  
Suite 305  
Lynnwood, WA 98036  
O: 425.307.6073  
F: 425.670.1978

### **MEDFORD, OREGON**

845 Alder Creek Drive  
Suite C  
Medford, OR 97504  
O: 541.930.3305  
F: 541.773.1172

### **WEST LINN, OREGON**

21590 Willamette Drive  
West Linn, OR 97068

Bank 34 – Corporate, 500 E. 10th St., Alamogordo, NM 88310. Bank 34 – Mortgage Centers are Loan Production Offices of Bank 34, New Mexico.