



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

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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.

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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.