



**BANK 34**  
STAND INDEPENDENT

Version 10.2018

## SERVICES BROCHURE

Bank34.com | Toll-Free: 888.702.5266 | 24-Hour Telephone Banking: 877.437.8885 | Mortgage Division: 480.795.6900

## **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**

Kasasa® Free Checking & Saver Accounts  
Kasasa Protect™  
Consumer E-Banking  
Mobile Banking  
Mobile & Tablet Check Deposit  
Traditional Checking & Savings Accounts  
Money Market  
Certificate of Deposit / IRA Products  
Debit Cards / ATM  
Credit Cards  
Safe Deposit Boxes\*

### **Business Banking**

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

### **Residential Mortgage Lending Division**

Purchase & Refinance  
Conventional, FHA, VA, USDA  
Primary, Secondary or Investment Properties  
First-Time Home Buyer Loans with Down Payment Assistance  
Construction & Renovation Loans / Construction to Perm One-Time Close Loans  
Portfolio / In-House Lending

Not all products and services available in all markets.

\* SDB available in New Mexico markets only.

\*\* Processing offered through CapitalQ, a registered MSP/ISO for Elavon, Inc. of Atlanta, GA.

## **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 Interest Checking  
Business Analysis Checking  
Basic Nonprofit Checking  
501(c) 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 & International Wires  
Origination  
Remote Deposit Capture

### **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. Our knowledgeable professionals will 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 LENDING DIVISION

- Purchase & Refinance
- Conventional, FHA, VA, USDA
- Primary, Secondary or Investment Properties
- First-Time Home Buyer Loans with Down Payment Assistance
- Construction & Renovation Loans / Construction to Perm One-Time Close Loans
- Portfolio / In-House Lending
- Niche Products Available (e.g. various down payment options, bank statement, expanded ratios, and one year tax returns products)
- Free, same day mortgage / home pre-qualifications by telephone, in-person, or online
- Loan Originators available 7 days a week by appointment or online through the Residential Mortgage Center Apply Now link
- In-House Processing, Underwriting and Funding
- Same day signing and funding available
- Bank 34 has a Federal charter and able to originate in any state

# 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® Free Checking & Saver 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
- 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
- Debit Cards / ATM

# KASASA® ACCOUNTS

Kasasa® is our free checking that pays you for banking with us. You can earn high interest, cash back, or other rewards and a Saver for an automatic way to save more cash!

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 >>
<b>FREE</b>		<b>FREE</b>		<b>FREE</b>	<b>FREE</b>	<b>FREE</b>
<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>
<b>REWARDS</b>		<b>REWARDS</b>		<b>REWARDS</b>	<b>REWARDS</b>	<b>REWARDS</b>
<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>
<b>ASK TO QUALIFY</b>		<b>ASK TO QUALIFY</b>		<b>ASK TO QUALIFY</b>	<b>ASK TO QUALIFY</b>	<b>ASK TO QUALIFY</b>
<ul style="list-style-type: none"> <li>✓ 12 Debit Card Swipes</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 Swipes</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 Swipes</li> <li>✓ E-Statement</li> <li>✓ 1 Direct Deposit or ACH</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card Swipes</li> <li>✓ E-Statement</li> <li>✓ 1 Direct Deposit or ACH</li> </ul>	<ul style="list-style-type: none"> <li>✓ 12 Debit Card Swipes</li> <li>✓ E-Statement</li> </ul>
<b>NO PENALTIES</b>		<b>NO PENALTIES</b>		<b>NO PENALTIES</b>	<b>NO PENALTIES</b>	<b>NO PENALTIES</b>
<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>

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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.

## BANK 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

## BANK 34 ATM LOCATIONS

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

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

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

## ATM NETWORKS AVAILABLE



ATM Networks Available, in addition to the Bank 34 ATMs:

- Allpoint<sup>®</sup> with 55,000 surcharge-free ATMs worldwide (Note: Most Walgreens, CVS, Target, and Costco stores have an Allpoint<sup>®</sup> ATM machine on their premises.)
- STAR<sup>®</sup> Surcharge-free
- STAR<sup>®</sup> Deposit Sharing (Note: Deposits are accepted at these ATMs.)
- Pulse<sup>®</sup>
- Plus<sup>®</sup>, and
- Visa<sup>®</sup>

Use the Allpoint<sup>®</sup>, STAR<sup>®</sup> or Pulse<sup>®</sup> locators to find an ATM near you.

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

**Mortgage Division: 480.795.6900**  
Visit [www.bank34.com/locations-contact](http://www.bank34.com/locations-contact)  
for Mortgage Center Locations

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Equal Housing Lender  
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