

BANK 34
STAND INDEPENDENT

WE'RE PROUD TO STAND INDEPENDENT
& FEEL PRIVILEGED TO HELP YOU DO THE SAME.



SERVICES BROCHURE

Bank34.com | Toll-Free: 888.702.5266

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ABOUT US

WHO WE ARE

PERSONALIZING BANKING SINCE 1934.

Bank 34 is a community bank founded in 1934 and located in New Mexico and Arizona. There are many reasons why people are choosing us over large national banks. We have all the same quality products, services and technology as the big guys but we offer a more personalized and friendly banking experience. To put it simply, we do more to earn your business.

STAND INDEPENDENT

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.

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 in two 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 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.

YOUR COMMUNITY BANK WITH HIGHEST LEVEL OF PERSONAL SERVICE

SAME QUALITY PRODUCTS, SERVICES & TECHNOLOGY AS THE BIG GUYS.

The mission of the Bank is to positively contribute to the financial well-being of its clients and communities it serves by providing full-service banking solutions on a foundation of high ethical standards and adherence to safe and sound banking practices.

BUSINESS BANKING

- 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

SMALL BUSINESS & COMMERCIAL LENDING

- Small Business Financing
- Revolving lines of credit
- Small Business Administration Loans
- USDA Loans
- Owner-occupied real estate financing
- Long term financing for business acquisitions
- Working capital, equipment and manufacturing loans
- Commercial Real Estate
- Multi-family (e.g., Apartment Complex)
- Office
- Industrial
- Investor pools of single family rentals
- Construction
- Mobile Home Parks

PERSONAL BANKING

- Kasasa® Free Checking & Saver Accounts
- ID Fraud Protection & Restoration Service with Kasasa® Protect
- Personal 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*

MORTGAGE LENDING

- Credit scores as low as 500 are accepted
- Borrowers with a low down payment
- Recent credit events such as bankruptcy, short sale, foreclosure and history of late payments are acceptable
- Purchase & Refinance (Rate & Term or Cash-out)
- Primary residence, second home or investment properties
- Conventional, VA, FHA, USDA, and Jumbo

*SDB available in New Mexico markets only.

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SMALL BUSINESS & COMMERCIAL LENDING

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
- Revolving Lines of Credit
- Small Business Administration Loans (see SBA section below)
- USDA Loans
- Owner-Occupied Real Estate Financing
- Long-Term Financing for Business Acquisitions
- Working capital, equipment and manufacturing loans
- Commercial Real Estate
- Multi-Family
- 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 Commercial Real Estate, Equipment & Unsecured
- SBA Start Up, Working Capital & Expansion



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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

BUSINESS CREDIT CARDS

Business Visa®
Business MasterCard®

CASH MANAGEMENT E-BANKING

Bill Payment Scheduling
ACH employee payroll direct deposit
ACH payments to vendors & individuals
ACH credits (i.e., account receivables & recurring payments from customers)
Domestic & International Wires Origination
Merchant Capture (aka RDC)
Transfer funds, pay loan payments and sweeps

SAVINGS

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

MERCHANT CARD PROCESSING

Receive Debit and Credit Card

Payments via:

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



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PERSONAL 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

- Personal 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
- Personal 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 CDs and/or IRAs 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

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KASASA® FREE CHECKING & SAVING 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®**

Kasasa® Cash & Saver	Kasasa® Cash Back & Saver	Kasasa® Cash	Kasasa® Cash Back	Kasasa® Tunes
Earn 2.5% APY	Get 3.0% CASH BACK	Earn 2.5% APY	Get 3.0% CASH BACK	EARN REWARDS FOR ITUNES, AMAZON & GOOGLE PLAY

WHAT'S INCLUDED

No monthly service fee	No monthly service fee	No monthly service fee	No monthly service fee	No monthly service fee
No minimum balance	No minimum balance	No minimum balance	No minimum balance	No minimum balance
Saver Sweep	Saver Sweep			

REWARDS*

2.5% APY up to \$25,000	3.0% cash back	2.5% APY up to \$25,000	3.0% cash back	\$20 signup bonus
APY Range 2.50%-0.50%	Up to \$7.50 cash back	APY Range 2.50%-0.50%	Up to \$7.50 cash back	\$10 monthly award
Up to \$25 ATM fee refunds	Up to \$25 ATM fee refunds	Up to \$25 ATM fee refunds	Up to \$25 ATM fee refunds	Up to \$25 ATM fee refunds
On Saver, 0.50% APY up to \$50,000	On Saver, 0.50% APY up to \$50,000			
APY Range 0.50%-0.26%	APY Range 0.50%-0.26%			

HOW TO QUALIFY*

12 debit card swipes	12 debit card swipes	12 debit card swipes	12 debit card swipes	12 debit card swipes
E-statement	E-statement	E-statement	E-statement	E-statement
1 Direct Deposit or ACH	1 Direct Deposit or ACH	1 Direct Deposit or ACH	1 Direct Deposit or ACH	1 Direct Deposit or ACH
Qualify in Kasasa Cash Checking	Qualify in Kasasa Cash Back Checking			

NO PENALTIES*

0.02% APY	0.02% APY	0.02% APY	Try again	Try again
Try again	Try again	Try again	Still Free	Still Free
Still Free	Still Free	Still Free	*View Disclosure	*View Disclosure
*View Disclosure	*View Disclosure	*View Disclosure		

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WE'VE GOT YOU COVERED.

ENJOY ACCESS TO A FULL RANGE OF PERSONAL PROTECTION.

Data breaches, credit card fraud and identity theft. There's a lot to worry about and the threat is real. Employ around-the-clock protection against fraud and ID theft. Speak to an account representative and ask them to add Add Kasasa® Protect to your Bank 34 checking account today!

ID FRAUD PROTECTION AND RESTORATION SERVICE

Bank 34 offers checking account identity fraud protection and restoration service with **Kasasa® Protect***. This optional service includes identity theft, fraud protection and breach resolution and can be added to any Bank 34 checking product, not just Kasasa® checking products. The monthly service fee for this is automatically drafted from your checking account, so no additional checks to be cut, lapses in coverage, or due dates to remember.

Once Kasasa® Protect has been added to your checking account, complete your setup to get fully activated.

Step 1) Check your email for your subscriber number and activation link. You can also visit secure.kasasaprotect.com.

Step 2) Log in and verify your identity. Use your subscriber number to set up your username and password on your first visit to receive the full suite of services.

The Kasasa® Protect Suite:

- **24/7 Credit Monitoring** – Get notices about important changes in your credit report around the clock.
- **Annual Credit Reports** – Get deep insight into your credit record with a full annual report as a step toward good financial health.
- **Monthly Credit Score and Tracker** – Stay on top of your credit with regular online reports and see your score at no extra cost, view trends, and find out exactly what's moving your credit number.
- **Dark Web Monitoring** – Keep close tabs on your identity online with this personal watchdog that scans millions of international sources in real-time, quickly spotting stolen data that could identify you.
- **Lost Wallet Protection** – Cancel and replace all your important documents through one point of contact and your agent can restore your cards, licenses, and passports.
- **Full Service Identity Restoration** – Get help and resolution the instant fraud occurs and be rest assured as certified specialists file, dispute, and resolve issues with your credit and other vital records.

Ask for **KASASA PROTECT™**

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*Read full disclosure at <https://bank34.com/disclosure/kasasa-protect-disclosure/>



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MORTGAGE LENDING

PRODUCTS TO MAKE YOU FEEL RIGHT AT HOME.

Bank 34 is federally chartered and this certifies us to do mortgage loans in any state.

Helping people achieve their dream of home ownership has been Bank 34's passion from the beginning. Whether you're building your dream home or looking to buy an existing one, we work closely with you to make that dream a reality.

- Credit scores as low as 500 are accepted
- Borrowers with a low down payment
- Recent credit events such as bankruptcy, short sale, foreclosure and history of late payments are acceptable
- Purchase & Refinance (Rate & Term or Cash-out)
- Primary residence, second home or investment properties
- Quick, simple and free Pre-Qualifications by telephone, in person, or Pre-Qualification form online in the Mortgage Lending section
- Mortgage Loan Consultant available 7 days a week by appointment or Apply Now link online in the Mortgage Lending section

MORTGAGE PRODUCTS

- Conventional
- FHA
- VA
- Jumbo
- USDA & USDA Streamlined Assist
- Non-prime/Niche products available
(e.g., credit scores as low as 500; borrowers with a low down payment; bank statement designed for self-employed borrowers or if you had credit events such as history of late payments, bankruptcies or foreclosures if 36 months out)



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LOCATIONS AND CONTACT

BANK LOCATIONS

ALAMOGORDO, NEW MEXICO

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

SCOTTSDALE, ARIZONA

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

LAS CRUCES, NEW MEXICO

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

PEORIA, ARIZONA

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

Toll Free:

888.702.5266

24-Hour Telephone Banking:

877.437.8885

Online Banking & Bill Pay Support:

844.549.4591

Lost/Stolen Debit Card:

800.535.8440

Activate/Change Debit Card PIN:

866.985.2273

Routing Number: 312270324

BANK 34 ATM LOCATIONS

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

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

Use the Allpoint®, STAR® or Pulses® locators online to find an ATM near you.

Bank 34 – Corporate, 500 E. 10th St., Alamogordo, NM 88310.



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