

Century Bank Branch Hours of Operation and Retail Banking Services
Hours of Operation

Hours of operation for Century Bank branches follow.

Branch Name	Address	Hours of Operation
Downtown	100 South Federal Place Santa Fe, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm
St. Michael's	1790 St. Michael's Drive Santa Fe, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 6:00pm Sat: 9:00am – 12:00pm <u>Drive-up</u> M-F: 8:00am – 6:00pm Sat: 9:00am – 12:00pm
DeVargas	498 North Guadalupe Street Santa Fe, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 6:00pm <u>Drive-up</u> M-F: 8:00am – 6:00pm
Rodeo Road	4062 Cerrillos Road	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 6:00pm <u>Drive-up</u> M-F: 8:00am – 6:00pm Sat: 9:00am – 12:00pm
Espanola	322 N. Riverside Drive Espanola, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 6:00pm <u>Drive-up</u> M-F: 8:00am – 6:00pm Sat: 9:00am – 12:00pm
Albuquerque	8200 San Pedro NE, Suite 200 Albuquerque, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm
Las Cruces	141 S. Roadrunner Parkway, Suite 101 Las Cruces, NM	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm <u>Drive-up</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm

Branch Name	Address	Hours of Operation
Los Alamos	751 Trinity Dr., Ste #301 Los Alamos, NM 87544	<u>Lobby</u> M-F: 9:00am – 6:00pm

Retail Banking Services Offered

Century Bank offers various types of loan and deposit products as well as alternative delivery systems for various branch retail banking services. A summary of these as well as a fee schedule detailing transaction fee related to deposit products and other branch services follows.

Loan Products

We offer various types of loans, such as:

- Residential mortgage loans
- Home construction loans
- Home improvement loans
- Other home mortgage related products such as home equity lines of credit
- Overdraft protection
- Consumer lines of credit
- Other consumer types of loans such as vehicle loans
- Small business loans (DeVargas, Espanola, Albuquerque, Las Cruces, Los Alamos)
- SBA guaranteed loans (DeVargas, Espanola, Albuquerque, Las Cruces, Los Alamos)
- Commercial loans (DeVargas, Espanola, Albuquerque, Las Cruces, Los Alamos)

Residential mortgages are available for single family dwellings, condominium units, and multi-family properties. Additionally, mortgage products tailored to first time home buyers are available through various programs offered by third parties including the New Mexico Mortgage Finance Authority, the Santa Fe Community Housing Trust, Homewise and other private mortgage purchasers.

Our small business, SBA guaranteed, and commercial loans consist of secured and unsecured lines of credit, standby letters of credit, and amortizing term loans. SBA guaranteed and construction and permanent financing for commercial real estate loans are also available.

Applications for credit are considered on an individual basis, and all applicants are treated in a fair and non-discriminatory manner. We consider the credit worthiness of the applicant and evaluate the merits or worth of any collateral offered. Terms and conditions of credit are subject to our underwriting standards. Each credit applicant is evaluated separately based upon the information he or she provides in conjunction with the applicant's previous credit history. Terms and conditions of credit may change from time to time.

As a customer, you have the right to submit a written loan application to which you can expect a prompt response. You also have a right to request a copy of our loan underwriting standards.

It is the policy of Century Bank to service the borrowing needs of our community within the boundaries of safe and sound lending practices.

Deposit Products

We offer various types of deposit products, such as:

- Demand deposit accounts
- Savings accounts
- Certificates of deposit
- Individual retirement accounts

Applicable interest rates and opening requirements related to these deposit products vary over time. Please consult our Universal Bankers who are located in our branch lobbies and our current fee schedule for applicable interest rates and fees.

A variety of affordable checking accounts have been designed and are offered to meet individual needs. For example, our Century Checking account features e-statements and no monthly service charge, debit card, mobile and online banking with digital wallet, automated telephone banking access, and bill pay and e-alerts and unlimited check writing. A variety of affordable Business Checking accounts are offered so that a customer can select an account that will best meet their needs from a minimum transactional plan with low balance requirements to the unlimited transaction plans with account analysis, designed to provide a services credit for account balances maintained. Account product selection includes low-cost consumer and small business checking account products.

Alternative Delivery Systems

We also offer the following alternative delivery systems for certain branch services:

- Mobile or online banking
- ATMs (bilingual)
- Telephone banking (bilingual)
- Call Center (bilingual)
- Bank by mail
- Night depositories (commercial customers)
- On-line bill pay
- Various cash management services (commercial customers)
- Remote deposit capture (commercial customers)
- Remote Deposit Anywhere (consumer customers)

Prior approval for access to certain of these alternative delivery systems is required.

Transaction Fees

Century Bank Fee Schedules detailing transaction fees related to deposit products and other branch services follow. There are no material differences in the availability or services at the branches. The Bank utilizes one fee schedule which is applicable to all locations.

Fee Schedule

Account research

Per hour, 1 hour minimum.....	\$ 25.00
Copy of Check	\$ 5.00
Copy of Statement	\$ 5.00

Account closed within first 90 days\$ 25.00

Bad address/return mail (monthly fee)\$ 10.00

ATM and debit card transactions at

Century Bank ATMs.....	No charge
MoneyPass® ATM cash withdrawals.....	\$ 2.50
All other ATM cash withdrawals.....	\$ 2.50
Balance inquiry at non-Century ATMs.....	\$ 1.00
Replacement card.....	\$12.00/\$75.00 rush

Check printing..... Costs vary by style

Check cashing or exchange of an on-us check for an Official Check for non-account holders

(per item).....\$ 10.00

Collection items

Incoming and outgoing (plus any fees assessed by the correspondent bank).....\$ 27.50

Coin counting

Account holder..... No charge
Non-account holder (\$5 minimum).....10% of total

Dormant account (one year without customer activity, monthly fee)

.....\$ 10.00

Electronic banking services

Online Banking..... No charge
Bill Pay
 No charge || eStatement (monthly statement via email) | No charge |
| Mobile Banking..... | No charge |
| Telephone Banking..... | No charge |

Foreign items

Currency exchange\$ 25.00
Canadian checks deposited (per item).....\$ 5.00

Internal funds transfer

Telephone Banking or Online Banking No charge
Telephone request through bank employee\$ 5.00

Legal processing

Garnishment/Levy\$ 100.00
Escheatment/abandoned account.....\$ 50.00

Monetary items

Foreign Currency Draft\$ 50.00
Official Check (account holders only).....\$ 10.00
Stop payment order on Official Check.....\$ 35.00

Night deposit services No charge

Overdraft fee\$ 35.00

Returned deposit item fee\$ 15.00

Returned item fee\$ 35.00

Safe deposit boxes (contents are not FDIC insured)

Box rental..... Price varies by size
Box drilling..... Actual cost
Key deposit\$ 20.00
Lost key.....\$ 35.00
Late payment\$ 15.00

Statements

CD-ROM format (monthly, each).....\$ 25.00
CD-ROM format (annual).....\$ 50.00
Non-standard format (monthly, each).....\$ 3.00

Stop payment fee.....\$ 35.00

Subpoena research fee

Per hour, 1 hour minimum.....\$ 40.00
Copy of statement.....\$ 5.00

Wire transfers (account holders only)

Incoming.....\$ 15.00
Outgoing domestic.....\$ 30.00
Outgoing international.....\$ 50.00

Please see reverse for additional information ►



**CENTURY
BANK**



Helpful Definitions

Fee	Fee Amount	Definition
Overdraft Fee ¹	\$35.00	An Overdraft occurs when you do not have enough money (ledger balance) in your account to cover a transaction, but Century Bank pays it as a courtesy.
Returned Item Fee ¹	\$35.00	A Returned Item occurs when a check or electronic debit (also known as an ACH) is returned unpaid due to not having sufficient funds available.
Returned Deposit Item Fee	\$15.00	A Returned Deposit Item is a check that has been returned to a depositor because it could not be processed against the originator's account. Deposited items can be returned for many reasons such as insufficient or unavailable funds, stop payment, closed account, questionable or missing signature, etc.

Important things to know:

- A fee may result in an overdraft or additional charges.
- New Mexico Gross Receipts Tax at the current rate may apply to the fees shown on this schedule.
- Your account and deposit relationship with us are governed by this Fee Schedule and the Account Agreement and Disclosures. Please refer to your Account Agreement and Disclosures for additional information.
- We may change the accounts and services described in this schedule at any time. We may add new, amend or delete existing terms and conditions at any time. We may also add new products or services and convert or discontinue existing products or services at any time.

For more information or questions:

Contact us for more information on the full range of products and services offered by Century Bank.

Phone 1.877.424.2828

Website [MyCenturyBank.com](https://www.MyCenturyBank.com)

Or visit one of our convenient branch locations.

Fees are effective December 1, 2023, and are subject to change.

1. An item may be assessed a fee (overdraft or return item) if there are insufficient funds in the account the first time it is presented.



Another benefit to being a Century Bank customer is that you can use MoneyPass® ATM machine without incurring a "Foreign ATM Service Charge" from the owner of the ATM.

The MoneyPass® network offers tens of thousands of service charge-free ATMs throughout the US. A complete listing of MoneyPass® ATM locations and directions are available at www.moneypass.com.

Please see Century Bank's Fee Schedule for a complete listing of bank fees.

As always, when you use your Century Bank ATM/Debit Card at a Century Bank ATM, we will NOT assess a service charge for the transaction. In addition, you have the option of receiving cash back without a service charge at many retail merchants (including grocery stores) when you make a purchase with your debit card.

ATM and debit card transactions at

Century Bank ATMs.....	No charge
MoneyPass® ATM cash withdrawals.....	\$ 2.50
All other ATM cash withdrawals.....	\$ 2.50
Balance inquiry at non-Century ATMs.....	\$ 1.00
Replacement card.....	\$12.00/\$75.00 rush

TRUTH IN SAVINGS
Business Checking-Analysis



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$10.00 per month will be charged after 1 year of inactivity.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Account closure fee of \$25.00 will be assessed if the account is closed within the first 90 days.

A maintenance fee of \$45 per statement cycle will be assessed plus analysis service fees based upon specific activity during the previous statement cycle. See Commercial Analysis Account – Fee Schedule for current fees subject to change at the Bank’s discretion.

Earnings Credit on balances in your Business Checking Analysis account may reduce or eliminate Analysis Fees. Century Bank’s Earnings Credit Rate is subject to change without notice.

New Mexico gross receipts tax (GRT) at the current rate may apply to the fees shown above.

