



NEW MEXICO

Dear Customer,

In our effort to better serve you, we are excited to announce that effective August 3, 2015, we will be adding mobile deposit service for those customers who use online banking. The mobile deposit service will allow you to use your phone to deposit checks directly into your account. Please see our website for details.

On the same date, we will also be streamlining our accounts and fees. Attached you will find a summary of account types and service charges, effective August 3, 2015.

Major changes include that Main Street Checking and Kids Kash Club accounts will no longer be offered. On August 3, 2015, Main Street accounts will be converted to the Zia Checking. In addition, Kids Kash Club accounts will be converted to a regular Savings account. For all accounts except Silver Select, there will be a monthly charge for receiving a paper statement. To avoid this service charge, sign up to receive your statement electronically by contacting any of our banking offices. Please carefully review the attached summary for the services and fees associated with your particular account.

Please contact a FNB New Mexico representative or visit our website if you have any questions.

Thank you for your business.

Sincerely,

A handwritten signature in black ink, appearing to read 'Craig L. Reeves', is written over a light gray rectangular background.

Craig L. Reeves
President & CEO

Important Change in Terms to your Account



Clayton Office

201 Main St
PO Box 548
Clayton, NM 88415
575-374-8315
M-F 9 am - 5 pm

Raton Office

1104 South Second St
Raton, NM 87740
575-445-1400
M-F 9 am – 5 pm
Saturday Drive-up 9-12

Tucumcari Office

101 East Route 66 Blvd
PO Box 1248
Tucumcari, NM 88401
M-F 9 am – 5 pm

Logan Office

301 South US HWY 54
PO Box 97
Logan, NM 88426
M-F 9 am – 5 pm

Angel Fire Office

#1 First National Place
PO Box 828
Angel Fire, NM 87710
Lobby M-T 9- 4 Fri. 9-5
Drive-up M-F 9-5

Santa Rosa Office

2458 Historic Route 66
PO Box 500
Santa Rosa, NM 88435
M-F 9 am – 5 pm

Services and Fees

- Stop Payment Charge: \$25.00
- Charge Back Fee: \$5.00
- Cashier's Check Fee: \$6.00
- Money Order Fee: \$3.00
- Special Cut-off Statement: \$5.00
- Account Activity Printout: \$1.00
- **Custom Debit Card: \$10.00**
- Lost or Stolen Debit Card: \$10.00
- **Dormant Account Fee: \$10.00 per month**
- Check Reject Fee: \$5.00
- Replacement Fee: \$10.00
- **Wire Transfer Fees:**
 - **Outgoing Domestic Wire Transfer (for customers) \$35.00**
 - **Outgoing International Wire (for customers): \$100.00 additional fees & foreign tax may apply**
- **Return Mail Charge: \$10.00**
- Collection Fee: \$30.00
- Tax Levy & Garnishment processing: \$100.00
- Research fee per hour: \$20.00 per hour (\$50.00 minimum)
- Research Copies: \$.50 per copy
- Night Depository Lock Bags: \$25.00
- Photocopies: \$.50 per page
- Fax Services: \$1.00 per page; incoming or outgoing
- Positive Pay: \$100.00 monthly service fee
- Non-customer check cashing fee: \$5.00
- NSF Paid Item Fee and NSF Return Item Fee: \$25.00
- Overdraft Fee: \$25.00
- Excessive Item Chg: \$5.00
- **Paper Statements:**
 - **Personal \$3 monthly charge**
 - **Business \$5 monthly charge**

Safe Deposit Boxes-Annual Rent

3" x 5": \$15.00
4" x 5": \$18.00
3" x 10": \$35.00
5" x 10": \$50.00
10" x 10": \$55.00
Drill Fee: \$100.00

Gift Card

- Gift Card fee: \$5.00 per card
- In-activity fee: \$5.00
- Cash out for lost or stolen card: \$5.00
- Termination fee & issue funds via check (allow 6-8 weeks to process) \$25.00

Electronic Banking Services:

- Online Banking
- Mobile Banking
- Dial-A-Bank
- **Mobile Deposits**

**Online Banking, Bill Pay and
Mobile Deposits
www.FNBNM.com**

MEMBER FDIC

Important Change in Terms to your Account

Summary of Accounts:

Personal Checking

Click It:

- Electronic transactions required
- E-statements required
- Limit of 3 paper **debits**
 - If exceed limit a monthly service charge of \$7.50
- Unlimited Bill Pay checks
- No charge for first debit card

ZIA Checking

- Free thrifty style checks
- No charge for first debit card
- **Monthly service charge of \$5**
- Monthly service charge waived if the average daily balance is greater than \$1,000
- **\$3 monthly charge for paper statements ***
- No charge for e-statements

Silver Select:

- Free thrifty style checks
- No charge for first debit card
- **Monthly service charge of \$5**
- **Monthly service charge waived if the average daily balance is greater than \$100**
- Free paper statements
 - **FNB will no longer offer value added benefits or accidental death & dismemberment insurance.**

NOW:

- **Monthly service charge of \$10**
- **Monthly service charge waived if the average daily balance is greater than \$2000**
- **\$3 monthly charge for paper statements ***
- No charge for e-statements

Money Market:

- Monthly service charge \$10
- Monthly service charge waived if the average daily balance is greater than \$5,000
- **\$3 monthly charge for paper statements ***
- No charge for e-statements
- \$5 for each excessive withdrawal over 6 per 4 week period
- Federal regulations limit the number of certain types of transactions.
- Annual percentage rate on accounts-visit with your customer service representative

Savings:

- Federal regulations limit the number of certain types of transactions.
- Interest bearing account-visit with your customer service representative
- **Quarterly service charge of \$10**
- **Quarterly service charge waived if the average daily balance for the quarter is greater than \$250**
- **\$3 quarterly charge for paper statements ***
- No charge for e-statements

Business Checking:

- **Monthly service charge of \$10**
- **Monthly service charge waived if the average daily balance is greater than \$2500**
- **\$5 monthly charge for paper statements ***
- No charge for e-statements
- Analysis fees may apply

Items in bold reflect changes to account

*You must be enrolled in eStatement to avoid fee.

For an updated disclosure on your account, services and Estatement assistance, stop by your local office or call a Customer Service Representative at (575) 374-2261.