

RATE CHART

Bank of New Mexico
824 West Santa Fe Avenue
P O Box 1088
Grants, NM 87020
March 17, 2016

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Premium Relationship Checking^b	\$ 50.00	\$ 1.00 ^c		
Daily Balances of:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.05%	0.05%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.10%	0.10%
\$100,000.00-99,999,999.99			0.15%	0.15%
Relationship Value Checking^b	\$ 50.00	\$ 1.00 ^c	0.05%	0.05%
Banking on the Job Checking^b	\$ 50.00	\$ 1.00 ^c	0.05%	0.05%
Liquid Money Market Deposit Account^b	\$ 1,000.00	\$ 1.00 ^c		
Daily Balances of:				
\$1.00-9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.10%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00-99,999,999.99			0.20%	0.20%
Business Checking with Interest^b	\$ 50.00	\$ 1.00 ^c		
Daily Balances of:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.05%	0.05%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.10%	0.10%
\$100,000.00 and up			0.15%	0.15%
SBA Interest Checking^b	\$ 500.00	\$ 1.00		
Portion of Your Daily Balance:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.05% to 0.08%
\$25,000.00-49,999.99			0.10%	0.08% to 0.09%
\$50,000.00 and up			0.15%	0.09% to 0.15%
SBA Preferred Checking^b	\$ 1,500.00	\$ 1.00	0.05%	0.05%
Small Business/Non Profit Checking with Interest^b	\$ 50.00	\$ 1.00 ^c	0.05%	0.05%
High Yield/High Balance MMDA^b	\$ 2,500.00	\$ 2,500.00 ^c		
Daily Balances of:				
\$2,500.00-499,999.99			0.05%	0.05%
\$500,000.00-999,999.99			0.20%	0.20%
\$1,000,000.00-999,999,999.99			0.20%	0.20%
Pay Yourself First (PYF) Savings^b	\$ 25.00	\$ 1.00 ^c	0.05%	0.05%
Keep It Simple Savings^b	\$ 25.00	\$ 1.00 ^c	0.05%	0.05%
Learn to Save Youth Savings^b	\$ 25.00	\$ 1.00 ^c	0.05%	0.05%
NOW Account - Personal^b	\$ 500.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00 and up			0.05%	0.05%
Golden Security Account^b	\$ 500.00	\$ 500.00 ^c		
Daily Balances of:				
\$500.00 and up			0.05%	0.05%
Money Market Deposit Account^b	\$ 2,500.00	\$ 2,500.00 ^c		
Daily Balances of:				
\$2,500.00-9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.10%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00 and up			0.20%	0.20%

SBA MMDA Personal^b	\$ 1,000.00	\$ 1.00		
Portion of Your Daily Balance:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.05% to 0.08%
\$25,000.00-49,999.99			0.10%	0.08% to 0.09%
\$50,000.00-99,999.99			0.15%	0.09% to 0.12%
\$100,000.00 and up			0.20%	0.12% to 0.20%
MMDA Personal-Special^b	\$ 1,000.00	\$ 1.00		
Portion of Your Daily Balance:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.05% to 0.08%
\$25,000.00-49,999.99			0.10%	0.08% to 0.09%
\$50,000.00-99,999.99			0.15%	0.09% to 0.12%
\$100,000.00 and up			0.20%	0.12% to 0.20%
SBA MMDA Busines^b	\$ 1,000.00	\$ 1.00		
Portion of Your Daily Balance:				
up to \$9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.10%	0.05% to 0.08%
\$25,000.00-49,999.99			0.10%	0.08% to 0.09%
\$50,000.00 and up			0.15%	0.09% to 0.15%
Savings Account^b	\$ 100.00	\$ 100.00 ^c		
Daily Balances of:				
\$100.00-4,999.99			0.05%	0.05%
\$5,000.00 and up			0.05%	0.05%
SBA Savings Regular^b	\$ 100.00	\$ 1.00	0.05%	0.05%
CD 30- 90 Days^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.05%	0.05%
\$10,000.00-24,999.99			0.05%	0.05%
\$25,000.00-49,999.99			0.10%	0.10%
\$50,000.00-99,999.99			0.10%	0.10%
\$100,000.00 and up			0.15%	0.15%
CD 91-182 Days^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.10%	0.10%
\$10,000.00-24,999.99			0.10%	0.10%
\$25,000.00-49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00 and up			0.20%	0.20%
CD 183-364 Days^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.15%	0.15%
\$10,000.00-24,999.99			0.15%	0.15%
\$25,000.00-49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00 and up			0.25%	0.25%
CD 12 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.25%	0.25%
\$10,000.00-24,999.99			0.25%	0.25%
\$25,000.00-49,999.99			0.30%	0.30%
\$50,000.00-99,999.99			0.30%	0.30%
\$100,000.00 and up			0.35%	0.35%
CD 18 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.35%	0.35%
\$10,000.00-24,999.99			0.35%	0.35%
\$25,000.00-49,999.99			0.40%	0.40%
\$50,000.00-99,999.99			0.40%	0.40%
\$100,000.00 and up			0.45%	0.45%
CD 24 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
\$1,000.00-9,999.99			0.40%	0.40%
\$10,000.00-24,999.99			0.40%	0.40%
\$25,000.00-49,999.99			0.45%	0.45%
\$50,000.00-99,999.99			0.45%	0.45%
\$100,000.00 and up			0.50%	0.50%

CD 36 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		0.55%	0.55%
	\$10,000.00-24,999.99		0.60%	0.60%
	\$25,000.00-49,999.99		0.65%	0.65%
	\$50,000.00-99,999.99		0.70%	0.70%
	\$100,000.00 and up		0.75%	0.75%
CD 48 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		0.80%	0.80%
	\$10,000.00-24,999.99		0.85%	0.85%
	\$25,000.00-49,999.99		0.90%	0.90%
	\$50,000.00-99,999.99		0.95%	0.95%
	\$100,000.00 and up		1.00%	1.00%
CD 60 Months^a	\$ 1,000.00	\$ 1,000.00 ^c		
Daily Balances of:				
	\$1,000.00-9,999.99		1.05%	1.05%
	\$10,000.00-24,999.99		1.10%	1.10%
	\$25,000.00-49,999.99		1.15%	1.15%
	\$50,000.00-99,999.99		1.20%	1.20%
	\$100,000.00 and up		1.25%	1.25%
IRA - 182 day <\$10K^a	\$ 500.00	\$ 500.00 ^c	0.25%	0.25%
IRA - 182 days \$10K - \$75K^a	\$ 10,000.00	\$ 10,000.00 ^c	0.30%	0.30%
IRA - 182 days \$75K and up^a	\$ 75,000.00	\$ 75,000.00 ^c	0.35%	0.35%
IRA - 12 mo <\$10K^a	\$ 500.00	\$ 500.00 ^c	0.35%	0.35%
IRA - 12 mo \$10 - \$75K^a	\$ 10,000.00	\$ 10,000.00 ^c	0.40%	0.40%
IRA - 12 mo \$75K and up^a	\$ 75,000.00	\$ 75,000.00 ^c	0.45%	0.45%
IRA - 24 mo <\$10K^a	\$ 500.00	\$ 500.00 ^c	0.50%	0.50%
IRA - 24 mo \$10K - \$75K^a	\$ 10,000.00	\$ 10,000.00 ^c	0.55%	0.55%
IRA - 24 mo \$75K and up^a	\$ 75,000.00	\$ 75,000.00 ^c	0.60%	0.60%
IRA - 36 mo <\$10K^a	\$ 500.00	\$ 500.00 ^c	0.65%	0.65%
IRA - 36 mo \$10K - \$75K^a	\$ 10,000.00	\$ 10,000.00 ^c	0.75%	0.75%
IRA - 36 mo \$75K and up^a	\$ 75,000.00	\$ 75,000.00 ^c	0.85%	0.85%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 03-17-2016.
For current rate information call (505) 285-6611.

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