

LOS ALAMOS NATIONAL BANK CORPORATE SERVICES

CHECKING AND SAVINGS ACCOUNTS

LANB provides quality customer service as well as various types of checking and saving accounts designed to fit your business.

Business Checking Account features:

- No transaction fees
- Online Access Banking at www.lanb.com
- DataBank phone banking, 24 hours a day from anywhere in the United States
- Unlimited check writing
- A low \$300 minimum balance (\$5 service charge if balance falls below)
- Statements detailing store identification on deposits
- Electronic payroll services
- ATOM Card or a VISA Check Card that can be used at ATMs worldwide
- Automatic transfers from savings (limit six per month)
- Additional Balance Club overdraft protection (subject to credit approval)
- Check images with your statement
- Night deposits
- International services
- Wire transfers

Universal Savings Account features:

- Competitive tiered interest rates
- Higher interest rates for account balances over \$100,000
- No transaction fees
- No withdrawal penalties
- Easy automatic transfers to checking (limit six per month)
- Overdraft Protection for checking (limit six per month)
- Unlimited ATM transfers and withdrawals

Savings Overdraft Protection

Savings Overdraft Protection is available on all LANB checking accounts. It allows you to transfer money from your savings account to cover overdrafts on your checking account. Limit six transfers per month.

Additional Balance Club Overdraft Protection Loan*

An Additional Balance Club (ABC) loan lets you write checks without worrying about being overdrawn. Your ABC loan covers any overdrafts by automatically funding the loan. Payment on these loans are made monthly. An ABC also lets you protect your accounts that require a minimum balance to earn interest or avoid service charges.

*Subject to credit approval and qualification.

Electronic Payroll Services

Our Electronic Payroll Services enable your company to streamline payroll operations, increase worker productivity and improve cash management. Your employees will appreciate better safety, reliability and convenience. You'll appreciate the cost savings.

Business Credit Cards*

A business credit card has all the benefits of a personal credit card. Features include:

- The ScoreCard Rewards Program – Earn points for every net dollar you spend and redeem them for merchandise, recreation and travel incentives
- Identity theft insurance
- Rental car discounts
- Travel reservation services
- Eyewear discounts
- Verified by VISA – service that protects you from unauthorized online purchases

*Subject to credit approval.

Wealth Management

The LANB Wealth Management Department offers unbiased professional wealth management, which means you get advice that's right for you and your business. To help you manage your company's financial resources, we offer the following services:

- Employee retirement plans
- Trustee and investment services
- Financial planning, consultation, analysis and coaching (fee based service)

Employee Retirement Plans

Providing your employees with a retirement plan can seem like an overwhelming and complicated process. The LANB Wealth Management Department makes it simple and easy to manage. Employer-sponsored retirement plans offer the following benefits:

- Plan design and implementation
- Periodic account reports and online access for employees
- Personal retirement plan education for employees

Complimentary Services

The following banking services are provided without charge to all customers:

- Automatic payments on LANB loans
- Automatic transfers between accounts (some regulatory limits may apply)
- Payroll Direct Deposit
- Notary Services and Signature Guarantees
- Night deposits

Services provided by the Los Alamos National Bank Wealth Management Department are not FDIC insured.

BUSINESS ACCOUNT APPLICATION

Business Name: _____

Type of Business (Corporation, Partnership, etc.): _____
(Supporting business documents will be required at signing)

Tax Identification Number: _____

Business Telephone Number: _____

Mailing Address: _____

Physical Address: _____
(If different)

First Signer: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Home Phone Number: (____) _____ Work Number: (____) _____

Driver's License #: _____ State: _____ Exp. Date: _____

Home Mailing Address: _____

Would you like to access this account on our free internet banking? Yes No

If yes, would you like eStatements instead of mailed paper statements? Yes No

Second Signer: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Home Phone Number: (____) _____ Work Number: (____) _____

Driver's License #: _____ State: _____ Exp. Date: _____

Home Mailing Address: _____

Would you like to access this account on our free internet banking? Yes No

If yes, would you like eStatements instead of mailed paper statements? Yes No

Third Signer: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Home Phone Number: (_____) _____ Work Number: (_____) _____

Driver's License #: _____ State: _____ Exp. Date: _____

Home Mailing Address: _____

Would you like to access this account on our free internet banking? Yes No

If yes, would you like eStatements instead of mailed paper statements? Yes No

Fourth Signer: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Home Phone Number: (_____) _____ Work Number: (_____) _____

Driver's License #: _____ State: _____ Exp. Date: _____

Home Mailing Address: _____

Would you like to access this account on our free internet banking? Yes No

If yes, would you like eStatements instead of mailed paper statements? Yes No

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING
A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, **Federal law requires** all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account or apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.