



Century Branch Hours of Operation

Name	Address	City	State	Zip	Hours Of Operations
Downtown (Main Office)	100 South Federal Place	Santa Fe	NM	87501	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm
St. Michaels	1790 St. Michael’s Drive	Santa Fe	NM	87505	<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	87501	<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	Santa Fe	NM	87507	<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 North Riverside Drive	Espanola	NM	87532	<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	8220 San Pedro Drive NE, Suite 200	Albuquerque	NM	87113	<u>Lobby</u> M-Th: 9:00am – 4:00pm F: 9:00am – 5:00pm
Los Alamos	751 Trinity Drive Suite 301	Los Alamos	NM	87544	<u>Lobby</u> M-F: 9:00am – 6:00pm
Las Cruces	141 S. Roadrunner Parkway, Suite 101	Las Cruces	NM	88011	<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

All of Century Bank branches are full service facilities.

Century Retail Banking Products & Services

As of April 1, 2024

Century Bank offers various types of loan and deposit products as well as alternative delivery systems for various branch retail banking services. For a detailed listing of products and services currently available please call us at 505-995-1200.

Loan Products

- 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
- Lot and Construction 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 Guild Mortgage.

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

- 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), excluding Albuquerque
- 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 alternative delivery systems is required.