



NEW MEXICO BANK
Las Cruces

March 31, 2023

Dear First New Mexico Bank, Las Cruces customer:

With the recent headlines in the news regarding the failed banks, it is important to us to help you better understand the strength of First New Mexico Bank, Las Cruces. Our balance sheet is well proportioned and diversified. The bank has contingent funding available should the need for additional liquidity ever arise. We have serviced this community for over 21 years, lending to local individuals and businesses and have maintained a loyal customer base, not relying on out-of-town deposits or risky investments.

First New Mexico Bank, Las Cruces remains a resilient community bank with strong capital, good income, safe investments and a high liquidity ratio. Our capital and funding capacity remain above regulatory requirements. Our bank has been recognized by an independent bank research firm, Bauer Financial, as a 5-star rated bank.

Depositors' funds remain secure in community banks because we are invested in our communities. Community banks are different from the nation's largest banks due to our business model, which is based on relationships with our customers along with a conservative approach to banking. As a small business, First New Mexico Bank, Las Cruces takes pride in serving the financial needs of our customers.

We appreciate your confidence in banking with First New Mexico Bank, Las Cruces. We are independently rated as one of the strongest banks in the nation. We appreciate and thank you for banking with us!

Sincerely,

Sharron Stuart

Sharron Stuart
President and CEO

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