

Visit BBVA Investments online at
bbvausa.com/investments

For personalized investment service, call or visit your local BBVA office to meet with a Financial Consultant. To reach the trading desk or for online support, call 1-800-239-1930 Option 1.

Investment Objective Definitions:

Growth: An objective pursuing the capital appreciation of the investment.

Income: An objective pursuing current income received periodically due to interest and/or dividends.

Short-Term Growth/Speculation: An objective assuming/accepting relatively higher risk in pursuit of relatively higher returns.

**15 South 20th Street
Birmingham, Alabama 35233**

Securities products are offered through BBVA Investments, a division of BBVA Securities Inc., member FINRA and SIPC, and an affiliate of BBVA USA.

Investors should note there are risks inherent in all investments, including fluctuations in and/or loss of investment principal. No investment strategy can guarantee a profit or protect against loss and past performance is no guarantee of future results.

Neither BBVA USA, nor any of its affiliates, is providing tax or legal advice for your individual situation. You should always consult your individual tax or legal Consultant about your personal tax or legal situation.

Securities and Investments Products:

Are NOT Deposits	Are NOT FDIC Insured	Are NOT Bank Guaranteed
May LOSE Value	Are NOT Insured By Any Federal Government Agency	

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Schedule of Commissions, Fees and Service Charges

bbvausa.com/investments

Creating Opportunities

Equities Trading¹

Rate:

\$25 + 3.5 cents/share

No-Load Mutual Funds

\$50.00 service charge per transaction²

Load Mutual Funds

Sales charge applicable per fund prospectus. Additional considerations such as rights of accumulation, letters of intent or discount, group purchases, or purchase at net asset value may apply. Please consult the fund prospectus and your BBVA Investments representative for applicable charges.²

Fixed Income

Please call our trading specialists at 1-800-239-1930 (select option 1) or your BBVA Investments representative. Please note minimum transaction fees may apply.

\$15 service charge per bond redemption³

\$25 service charge per UIT transaction⁴

Listed Option Trading

Transaction Size

\$0-\$2,499

\$2,500 - \$9,999

\$10,000 +

Commission Rate⁵

\$45 + 1.950% of principal

\$75 + .950% of principal

\$105 + .500% of principal

Minimum Charge:

\$45 + \$2.50 per contract

1. In the event of transactions presenting special or unique circumstances, the firm reserves the right to negotiate the applicable commission and other charges on a case-by-case basis. For preferred securities traded on an exchange, Equities Trading rates would apply. For all other preferred securities, please consult the Fixed Income schedule.

2. Certain funds are subject to a \$10 surcharge.

3. Bond redemptions include calls and maturities.

4. The service charge is in addition to any applicable sales charges per the portfolio prospectus.

5. Due to the next day settlement of option trades, all accounts will be required to be linked to a BBVA deposit account or money market sweep before trading options.

6. Based on account anniversary. For other types of retirement accounts, please check with your Consultant for fee information.

IRA Account Fees

Annual Fee⁶

\$50

Mutual Fund — Only⁶

\$15

SIMPLE IRA Annual Fee⁶

\$58.50

Termination Fee

\$125

Conversion to Mutual Fund Only

\$50

Miscellaneous Charges/Fees

Register & Ship (Physical Delivery)⁷

\$110/issue

Transfer Security (outgoing)

\$95/transfer

Inactive (non-IRA accounts)⁸

\$35

Reorganization Items

\$30

Margin Extension

\$20

Legal Transfer

\$60

Foreign Security Clearance

\$75

Wired Funds

\$25

Limited Partnership/Private

Placement Review

\$500

Returned Checks

\$35

Stop Payments

\$15

Stock Dividend Reinvestment

\$1 per event

Account Closure (non-IRA)

\$25

Annual Loan Collateral

Maintenance Fee⁶

\$50

Confirmation Fee

\$5

Paper Statement Fee⁹

\$2 each

Cash Due Interest for Overdrafts¹⁰

Rate according to market conditions

7. Additional fees may be imposed by the depository or transfer agent for this service. Current fee charged by the DTCC depository is \$500.

8. Inactive account charges apply to any account in which securities are held for one calendar year without at least one transaction processed. All charges and fees are subject to change without notice.

9. In order to avoid this charge, visit the BBVA Investment site at bbvausa.com/investments, login to your account(s), and follow the prompts to 'Go Paperless'.

10. Applicable when the account balance is not sufficient to cover the purchase of securities or other services/charges. The shortfall will be financed for a maximum term of 5 business days after the date of payment or charge, by charging a rate on the financed amount according to market conditions. If the debt is not covered within this term, securities within your account will be sold to cover the debt and your account could be restricted for 90 days.

Note: All applicable fees and charges apply to each respective event or occurrence. All charges and fees are subject to change without notice. Accounts managed by BBVA Wealth Solutions, Inc. are not subject to any of the trade-related fees listed. All other fees apply. Rates effective as of January 1, 2021.