BBVA Investment Services

Learn more at bbvausa.com/investments.html
Contact us at 1-800-239-1930, option 1

Guide for Funding Your Account

To fund your account, you may do so via:

• Wire	• Check via Mail
• ACH	• Physical Certificates
• Mobile Check Deposit	• Account Transfer (ACAT/ Non-ACAT)

All Check and ACH deposits to self-directed accounts will be on a 7 business day hold for clearing. No trades will be accepted until after the hold period expires.

Check via Mobile Deposit

You can download the BBVA Investments mobile application directly to your Android or iOS device from the Google Play Store or Apple App Store. Using this feature, you can deposit a check by simply uploading an image of the front and back of the check via the application. **The check must be made payable to Pershing LLC FBO (Your Name).**

To use the app, after logging into your brokerage account, tap the menu icon under the **Transact** tab, then tap **Mobile Deposit** and follow the prompts. If you have additional questions, please review our Guide for Mobile Deposits or contact BBVA Investments at 1-800-239-1930 (Option 1).

Automated Clearing House (ACH) Instructions

ACH transfers can be self-initiated when logged into your brokerage account, but you must first establish the link between the brokerage and bank account.

<u>Establishing the link of accounts:</u>

1. Once logged in, locate the Funds Transfer option under the Transact menu.
2. Next select the Transfer Funds (ACH) by clicking the START button.
3. In the “FROM” drop down field, select “Add Account”.
4. A screen will prompt for Identity Verification, input the required information and select “Continue”
5. Next answer the identity verification questions correctly in order to proceed
6. Select the brokerage investment account to be linked for the ACH request and enter a description to assist in identifying the account; also read and accept the terms & conditions; click “Continue”
7. Enter the name of the financial institution and click “Search” or if listed, click from the options provided
8. Enter your credentials for the online login at the selected financial institution, then click “Next”; answer the security questions if prompted (this is controlled by the financial institution) and click “Next”; the institution’s system will verify and then present the accounts available to link

BBVA Investment Services is the marketing name for BBVA USA and its affiliates that provide financial planning, securities, insurance, trust, asset management and investment advisory products and services. Securities products are offered through BBVA Investments, a division of BBVA Securities Inc., member FINRA and SIPC, and an affiliate of BBVA USA. Advisory services are offered through BBVA Wealth Solutions, Inc., a registered investment advisor and an affiliate of BBVA USA.

9. Select the account to link to your brokerage account, confirm the account selection; system will verify and complete the link between the accounts
10. If steps correctly completed, a message will display the account has been verified and is ready to transfer funds to and from the linked account; close this window

Initiating the ACH Funds Transfer

1. Note: If the linked account was just added, it may take a few minutes to show as available. If it does not appear, try logging out and back into your account.
2. From the Transact Menu, select the Funds Transfer sub-menu
3. Click "START" for the Transfer Funds (ACH) option, this will open the ACH Transfer instructions page
4. Select the "From" account in the drop down menu for the account where the funds will be coming from
5. The "To" account field will automatically populate with the brokerage account number if there is only one brokerage account linked to the user ID; if there are multiple brokerage accounts, then select from the accounts available in the list for the account receiving the funds
6. Enter the amount to transfer in the "Amount" field
7. Enter the frequency in the "Frequency" field
8. Select "Review" and verify the information presented is correct
9. If correct, select "Submit Transfer"; if incorrect select "Edit Transfer" and make the necessary correction or the transfer can be canceled
10. Once submitted, a message will display that the request was received; depending on time of day the request is submitted impacts when it will be visible in the brokerage account; if made after 3pm EST, the deposit will show the next business day

Check via Mail

A check can be sent directly to Pershing LLC via regular or overnight mail. Your check cannot be accepted at a BBVA branch. The check is to be made payable to Pershing LLC FBO (Your Name). Indicate your account number in the memo field of the check for quickest processing. Mailing addresses differ according to:

	Retail or IRA Contribution	*Rollover Checks*	*Qualified Transfers*	*Maintenance Fees*
Overnight Mail	*Pershing LLC Attn: 7th Fl Moneydesk 1 Pershing Plaza Jersey City, NJ, 07399*	*Pershing LLC Rollover Processing Attn: 382084 500 Ross Street 154-0455 Pittsburgh, PA 15262-0001*	*Pershing LLC Transfer Processing Attn: 382091 500 Ross Street 154-0455 Pittsburgh, PA 15262-0001*	*N/A*
Regular Mail	*Pershing LLC Attn: 7th Fl Moneydesk 1 Pershing Plaza Jersey City, NJ, 07399*	*Pershing LLC Rollover Processing PO Box 382084 Pittsburgh, PA 15262-0001*	*Pershing LLC Transfer Processing PO Box 382091 Pittsburgh, PA 15262-0001*	*Pershing LLC PO Box 371475 Pittsburgh, PA 15250-7475*

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Wire Instructions for U.S. Dollar Transfers

Bank: The Bank of New York

ABA Number: 021000018

Beneficiary: Pershing LLC

Beneficiary Account Number: 890-051238-5

Ultimate Beneficiary: Client's Brokerage Account Name

Ultimate Beneficiary Account Number: Client's Brokerage Account Number (5CX-XXXXXX)

If any of the above information is missing, there may be a delay in crediting the account or the funds may be returned to the sender. For wire transfers into a retirement account, please contact BBVA Investments at 1-800-239-1930 (Option 1) to ensure the deposit is coded properly. Wire instructions for non-U.S. dollar transfers are different than those above. Please contact us at 1-800-239-1930 (Option 1) for assistance.

Physical Certificates

If you have physical certificates you would like to deposit in your brokerage account, please contact BBVA Investments at 1-800-239-1930 (Option 1) to determine if the shares can be accepted and to receive deposit instructions.

Account Transfer (ACAT or Non-ACAT)

Contact BBVA Investments at 1-800-239-1930 (Option 1) to determine the transfer type and to obtain an account transfer form.

The transfer is an **ACAT transfer** if the assets are transferring from an account at another financial institution. The sending account must be registered in the same name and be of the same account type as the account into which you intend to transfer the assets. To initiate the transfer, you will need a copy of your most recent statement and the completed account transfer form. If the account and documentation is in good order and the transfer is accepted by the delivering firm, the assets are typically delivered within 3-5 business days.

The transfer is a **Non-ACAT transfer** if the assets are transferring from a bank retirement account, a qualified retirement plan (401k, 403b), an insurance company, or if the transfer is between accounts for which the account registrations are not identical for any reason (such as, the death of an account owner, divorce etc.). You will need a copy of your most recent statement, the account transfer form, any required delivering firm documents (such as, beneficiary paperwork or retirement plan distribution paperwork) and supporting documents if necessary (e.g., death certificate or divorce decree). If the account and documentation is in good order and the transfer is accepted by the delivering firm, the assets are typically delivered within 3-4 weeks.

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