

At BBVA, we understand that non-profit organizations face unique challenges. Fundraising is always one of the biggest, particularly in today's economic environment. So is finding affordable, flexible banking products and services that meet your exact needs.

That's why we're proud to introduce you to BBVA For Your Cause<sup>SM</sup>, a program that combines outstanding banking products with a unique and easy fundraising opportunity.

**Important Terms and Disclosures:**

Accounts and Debit Cards subject to approval. \$25 minimum opening deposit required.

<sup>1</sup>Organization member must make 5 transactions (deposits, checks, online bill payments, ACH transactions or Debit Card purchases) within first 60 days of opening the checking account in order for the organization to qualify for royalty payments. Organization member must be at least 18 years of age (19 in AL) to qualify. Royalties will begin accumulating immediately upon opening of a new checking account. Accumulated royalties will be deposited into the organization's BBVA checking account 60 days after opening of organization member account. Initial royalty payment is a one-time payment for the opening of a qualified new supporter account. After the initial deposit, royalties from checking accounts will be deposited into the organization's account on a monthly basis.

<sup>2</sup>A "Qualifying Purchase" is any signature-based purchase, Internet purchase, phone or mail-order purchase, bill payment, contactless purchase (purchases made by holding your Visa card or other device up to a secure reader instead of swiping your card), or small dollar purchase for which you are not required to sign, made with an enrolled Visa card, which is processed or submitted through the Visa U.S.A. Inc. payment system. A Qualifying Purchase does not include a purchase made using a Personal Identification Number (PIN) or purchase you initiate through identification technology that substitutes for a PIN. BBVA assumes no tax liability for royalties earned or paid under the Program. Organization shall solely be liable for any tax consequences of or in connection with their participation in the Program. BBVA gives no warranty and accepts no responsibility as to the ultimate treatment of any potential tax on royalties paid under the Program. Organization must be approved and enter into an "Affinity Card and License Agreement". Program subject to terms and conditions of Agreement.

<sup>3</sup>Merchant accounts are subject to approval, including credit approval. Merchant Services are provided and underwritten by First Data Merchant Services LLC which is responsible and liable for the services they provide as set forth in their merchant services agreements. First Data Merchant Services is not an affiliate of BBVA. Merchant must be enrolled in the BBVA For Your Cause program and be classified by BBVA as one of the following business types to qualify for rebate: Merchant Category Code ("MCC") 8398 - Charitable & Social Service Organization, MCC 3641 - Civic, Social, and Fraternal Associations, MCC 8651 - Political Organizations, MCC 8661 - Religious Organizations, MCC 8699 - Membership Organizations. Merchant will receive 10% rebate off the total amount billed with rebate applied to the following month's merchant statement. Maximum rebate amount credited during calendar year is limited to \$500.00. Rebate Offer subject to change or cancellation without notice. Offer not valid with any other offer. Offer applies to new merchant accounts only. © 2019 BBVA USA Bancshares, Inc. BBVA USA is a Member FDIC. BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. Rev. 06/2019 / #3985\_20093

**BBVA For Your Cause<sup>SM</sup>**  
**Banking and fundraising solutions built around the needs of non-profit organizations.**



## Here's how it works:

1. Your organization opens a BBVA business checking account that best meets your needs and enrolls in the BBVA For Your Cause<sup>SM</sup> program.<sup>1</sup>
2. Every time one of your supporters opens a new BBVA checking account that is associated with your organization's program, and has 5 transactions within 60 days, BBVA will deposit an initial royalty payment of \$50 directly into your account.<sup>1</sup>
3. Your organization will earn a royalty equal to 0.25% of the purchase amount when your supporters use their BBVA Visa<sup>®</sup> Debit Card for a qualifying transaction.<sup>2</sup>
4. If you open a Merchant Services powered by First Data account with BBVA, you will have access to a variety of payment processing solutions for your supporters to easily make donations to your organization. You will also receive a rebate of 10% of your previous month's bill on the following month's Merchant Services' statement!<sup>3</sup>

BBVA will provide your organization with the materials needed to promote the program to your members. We will conduct on-site events during which we present the program to your members and open accounts.

No fundraising drives, no expensive mailings, no bake sales. It truly is as easy as fundraising gets. Plus, your organization also benefits from the flexible, affordable banking solutions from BBVA.

### Example

Your organization encourages 100 supporters to participate in the program.

$100 \times \$50 = \$5,000$  in initial royalty payments.

Over the course of one year, each checking account holder makes an average of \$500 in qualifying Debit Card purchases per month.

$\$500 \times 12 \text{ months} = \$6,000$  a year

$\$6,000 \times 0.25\% = \$15$

$\$15 \times 100 \text{ supporters} = \$1,500$

\$5,000 (initial royalty payments)

+ \$1,500 (debit card royalties)

**\$6,500 in just one year**

## What types of organizations are eligible for the program?

A variety of non-profit organizations can participate, from churches, schools and community baseball teams. *(Subject to approval by BBVA)*

In addition, if there are supporters of your organization who are already BBVA customers, they can contact us at any time to let us know they want their account assigned to your organization's program, so their Debit Card transactions can help support your organization.

Also, when you participate in the program, your supporters will automatically be eligible for the BBVA Workplace Solutions program which offers them opportunities to save more on all their banking needs.

### Get started today.

There really is no reason not to enroll in the BBVA For Your Cause<sup>SM</sup> program. Your business will save with affordable banking services, and it's a hassle-free way to raise funds for your organization. What's more, your supporters will get a great checking account from a bank that not only wants to make banking better for our customers, but wants to help the communities we serve.

**Stop by any branch today,  
call 1-844-BBVA USA or visit  
[bbvausa.com/go/yourcause](http://bbvausa.com/go/yourcause).**