

BBVA

Creating Opportunities

Workplace Solutions **Offers** and **Product** Information





Welcome to **BBVA**.

At BBVA we work hard every day to deliver you products and services that make your life easier and your future brighter. Now, we are proud to say that our hard work has paid off.

We know that life happens outside of branch hours. That's why we've invested so much in our award-winning Mobile Banking app. It puts banking in your pocket 24/7. Ask us how to download the app today so you can start enjoying all the conveniences the award-winning technology has to offer.

Our hope is that through Mobile Banking—and all our other market-leading products—you'll have one less thing to worry about and you can get back to your bright future.

We've teamed up with your company so that BBVA can offer you an amazing package of banking services.

Through BBVA and our Workplace Solutions program you can take advantage of special benefits, rewards and savings.

- **Free Checking – Consumer Checking Accounts**
Stay free and clear of a monthly Service Charge on your checking account with BBVA Free Checking.
- **You could save up to \$20 with Complimentary Checks**
Receive a complimentary order of checks with your new consumer checking account or receive 50% off other styles of your choice. Shipping and handling fees will apply.
- **You could save \$60 annually – BBVA Savings Accounts**
Make a \$25 automatic recurring monthly transfer from your BBVA checking account, and we'll waive the \$15 quarterly Service Charge.
- **Think getting a loan should be easy? So do we – BBVA Express Personal Loan**
Introducing the new and fastest way to get a loan. With loan amounts from \$2,000-\$100,000, this unsecured term loan has an easy application process and potential same day decision notification and funding. Only your signature is needed to get started. It's that easy. Workplace Solutions clients also receive a 0.25% interest rate discount.
- **You could receive \$50 in redeemable points – Credit Cards**
If you are approved for and open a new BBVA Rewards Card or ClearPoints Credit Card within the 60 days following the opening of a new Workplace Solutions coded BBVA checking account, you can get an additional 5,000 bonus points when you make \$500 in Qualifying Purchases within 30 days after opening the credit card. Enough to redeem for a \$50 account credit.
- **Home Ownership Made Easier (HOME) – Mortgage**
With a HOME mortgage we have made it easier to qualify with lower credit score requirements, no Private Mortgage Insurance and up to 100% Loan to Value for certain transactions (subject to minimum \$500 contribution toward the transaction from the borrower's own funds). You could potentially get up to \$3,500 lender credit towards your closing fees.
- **Save annually with a 0.25% discount off standard rates – Home Equity**
Workplace Solutions clients receive a 0.25% interest rate discount off our standard rates on Home Equity loans and lines of credit. This discount can provide significant savings over the life of the loan. Home Equity rate discounts can be combined with the automatic debit payment discount. However, this discount cannot be combined with any other promotional segment discounts, Branch Empowerment Tool or Professional Program discounts.
- **Free Financial Education Seminars**
Our BBVA Financial Experts are ready to help your employees obtain the knowledge they need to keep their finances in check. With our EverFi Financial Education Modules they can select which course is appropriate for the knowledge they need — all at no cost.

Financial education programs for consumers and small businesses.

We've teamed up with your company so that BBVA can offer you an amazing package of banking services.

The **BBVA Center for Financial Education** supports our communities in building knowledge around personal finance, home ownership and small business. The program was designed to provide financial education that addresses the full spectrum of financial services with the individual in mind. Below is a list of the workshops offered:

- **Banking Basics** – Review banking services in general
- **Budgeting** – Build a simple budget and pay off debt
- **Credit Scores & Reports** – Understand credit and how to repair bad credit
- **Identity Theft** – Protect from identity theft and common scams
- **Retirement** – Create a savings plan and set financial goals
- **Considering Home Ownership** – Prepare financially to purchase a home
- **Understanding Mortgages** – Learn about mortgages and the application process
- **Understanding Mortgage Modifications** – Identify resources and steps for mortgage modification
- **How Businesses Use Credit** – Review types of credit available
- **How Businesses Obtain Credit** – Understand the business credit application process
- **Developing a Business Plan** – Create a blueprint for a business plan
- **Business Financial Statements** – Learn to prepare important business financial documents
- **Small Business Banking Services** – Identify business banking resources and services

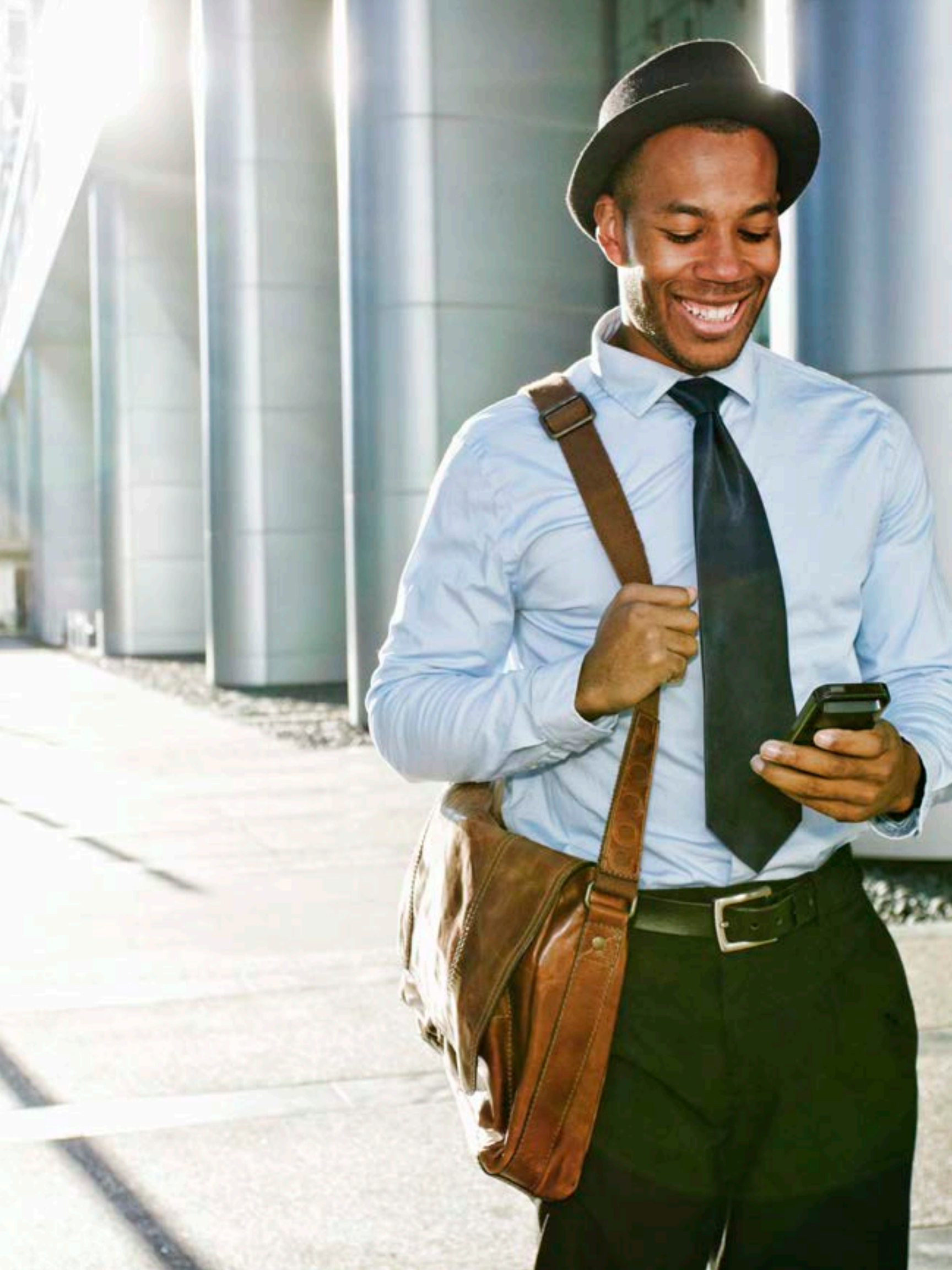
MoneyGuidePro - MoneyGuidePro provides a roadmap for our experienced Financial Advisors to guide you through each financial stage of your life. The tool includes evaluating your current financial and life situation, helping you develop investment strategies, while working together to monitor your financial progress.

Visit or contact us today to learn more about our Financial Education programs.

Fundraising for Non-profits with BBVA For Your CauseSM

At BBVA, we understand that non-profit organizations face unique challenges. Fundraising is always one of the biggest. We're trying to make it easier with BBVA For Your Cause:

1. Open a BBVA business checking account.
2. Enroll in the BBVA for Your Cause program.
3. 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. Your organization will earn a royalty equal to 0.25% of the purchase amount when your supporters use their BBVA Visa Debit Card (tied to their account) for a qualifying purchase.
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!



BBVA Free Checking

The best things in life are **free**.

When you choose BBVA Free Checking, you're choosing a checking account that has been specifically designed for the way you bank. With features like free access to Online and Mobile Banking, you have a clear view of your finances. Combine that with no monthly Service Charge and free Bill Pay and you have an account solution that makes financial decisions simple and easy.

Account Benefits and Features

- No monthly Service Charge
- Unlimited check writing
- Free Online and Mobile Banking with Bill Pay
- Free Online and Paper Statements
- One free BBVA Visa® Debit Card per account holder

You can also customize your account by adding additional Custom Features that you may want, based on your banking needs. The Custom Features you select can be added to your account for a monthly fee. That way, you won't pay for additional services you don't want.

Custom Features:

- Unlimited standard checks and 50% off other check styles of your choice (\$2 per month)
- No BBVA fee to use other banks' ATMs, plus up to 4 automatic rebates per statement cycle for ATM fees charged by other banks (\$5 per month)
- Unlimited Cashier's Checks (\$2 per month)
- 3"x5" safe deposit box (\$3 per month)

For additional information about our other checking accounts, please visit bbvausa.com/checking-accounts/

All accounts are subject to approval, which may include credit approval. \$25 minimum opening deposit required.

BBVA Premium Checking

Upgrade to More Benefits with BBVA Premium Checking.

Account Benefits and Features:

- Earn interest on your entire balance
- Fee-free ATMs nationwide (63,000+ BBVA, Allpoints and participating 7-Eleven ATMs*)
- Auto-rebate BBVA USA fees to use any other ATM in the U.S. (2 per month)
- Free standard checks and free paper statements
- \$19 monthly Service Charge is waived with:
 - \$4,000 in monthly cumulative direct deposits
 - Maintain an average, daily-collected balance of at least \$4,000 in your Premium Checking account
 - Maintain an average, daily-collected balance of at least \$15,000 in combined BBVA deposit accounts (including CD)

Checking accounts subject to approval, which may include credit approval. \$25 minimum opening deposit required. Please refer to the Terms & Conditions for each product or service for additional details. Additional terms and miscellaneous fees may apply. Products, features, and benefits offered with accounts are subject to change at any time.

*Allpoint® is a registered trademark of Cardtronics, Inc. 7-Eleven® is a registered trademark of FCTI, Inc.

Get the money you need, fast with a personal loan.

Everyone needs some extra cash from time to time and we make it simple and fast to get that cash with our Express Personal Loan. It could help pay for travel, special events, auto repairs, medical expenses, or almost any other situation when you need cash.

The BBVA Express Personal Loan offers:

- Affordable Borrowing
- No Collateral Requirements
- Receive Funds All at Once
- Loan amounts up to \$100,000
- Workplace Solutions clients receive a 0.25% interest rate discount

For \$4/Month you could have the following benefits with your BBVA Checking Account.

Roadside Assistance

- Toll-free dispatch services 24/7 for towing, fuel delivery, tire changes, lock outs, winching, or jump starts.

Cell Phone Protection

- Up to \$200 (less \$50 co-payment) of theft or damage protection on up to three phone lines if you pay your monthly cellular bill with the BBVA checking account associated with your BBVA ClearBenefits.

Identity Theft Benefits

- Identity Theft Restoration - Dedicated identity theft restoration advocates available 24/7 to investigate fraudulent activity, issue fraud alerts to state agencies and financial institutions, and more.
- Identity Theft Insurance - Up to \$1,000,000 (\$1MM) to cover lost wages, legal expenses, and defense costs for civil and criminal law suits.

\$10,000 Accidental Death & Dismemberment

- Cash payment for covered injuries. Policy beneficiaries receive up to \$10,000 should you lose your life in an accident

BBVA ClearPoints Credit Card

Clear and Simple.

The BBVA ClearPoints Credit Card¹ gives you access to one of the most flexible and easy-to-use rewards programs available.

Your BBVA ClearPoints Credit Card benefits include:

- Introductory Purchase APRs
- Introductory Balance Transfer APRs
- No annual fee*
- BBVA Points[®] rewards program
- Workplace Solutions clients can receive 5,000 bonus BBVA Points when they're approved for and open a new Rewards Card or ClearPoints Credit Card within 60 days of opening a new checking account and making \$500 in Qualifying Purchases within 30 days after opening the credit card.

BBVA Rewards Card

Maximize your Rewards.

The Rewards Card lets you earn unlimited hassle-free rewards across ALL purchase categories --everytime, everywhere.

- No Annual fee* - Introductory Balance Transfer APRs
- Earn unlimited 2% rewards on all purchases with \$1,000 in monthly direct deposits to a BBVA deposit account. (Note: rewards decrease to 1.5% without the monthly direct deposit)



All offers are subject to change without notice.

Workplace Solutions (Page 4): To qualify for the Workplace Solutions program special offers, checking account must be coded with a Workplace Solutions code. **Checking Accounts:** All checking accounts and Debit Cards subject to approval, which may include credit approval. \$25 minimum opening deposit required. Please refer to the Terms & Conditions (account disclosure) for each product or service for complete details. Additional terms may apply. Products, features and benefits offered with accounts are subject to change at any time. Miscellaneous fees may apply to all accounts. **Checks:** First order free checks available for Workplace Solutions Customers with BBVA Free Checking, Easy Checking, and BBVA Convenience Checking (only available in California and Florida). Shipping and handling will apply. A 50% discount available on check styles and designs not included in the free offer. See branch for details. **Savings Account:** Accounts are subject to approval, which may include credit approval. \$25 minimum opening deposit required. Additional terms may apply. Additional miscellaneous fees may apply. Products, features and benefits offered with accounts are subject to change at any time. Refer to the Terms and Conditions (account disclosure) for details. No Service Charge if, at the time the Service Charge would be assessed, you have an automatic, recurring monthly transfer of \$25 or more from your BBVA consumer checking account to your BBVA Savings account. Otherwise there is a \$500 minimum daily collected balance to avoid the Service Charge of \$15 per quarter. **BBVA Express Personal Loan:** Loans are subject to eligibility, underwriting, and approval, including credit approval. The offered APR (with no interest rate discounts) will vary between 5.99% - 29.99% based upon creditworthiness, loan amounts, and term length. Enrollment in auto-debit loan payments from a BBVA checking account is required to receive a 1.00% interest rate discount and the BBVA Checking Account must be opened prior to the loan being closed. Enrollment in the Workplace Solutions Program at the time the loan is finalized is required to receive the 0.25% interest rate discount. In order to be eligible, you must have a Workplace Solutions coded consumer checking account with a positive balance. Potential same day funding upon approval is available when loan proceeds are deposited into a BBVA checking account. Offer and rate discounts subject to change without notice. An unsecured term loan may not be originated for any applicant who has originated or been declined for an unsecured term loan with BBVA within six (6) months of the date of the new application or who currently has two or more active unsecured term loans with BBVA. **Credit Cards:** Credit cards subject to approval, including credit approval. ClearPoints credit and Rewards cards must be opened within 60 calendar days of opening the Workplace Solutions coded checking account to qualify for the Workplace Solutions special offers. The account-holder has 30 calendar days after opening the credit card to make a minimum of \$500 in Qualifying Purchases in order to qualify for the bonus 5,000 BBVA Points. For purposes of this offer, a "Qualifying Purchase" is any qualified net purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchase made by holding your BBVA 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 your BBVA Visa Card, that is processed or submitted through the Visa U.S.A. Inc. payment system. This Workplace Solutions offer cannot be combined with any Everyday Heroes or Professional Program offers, but may be combined with any other in-branch offers. Promotional offers subject to change without notice. **Home Ownership Made Easier (HOME):** Program applies to first lien residential mortgage loans to purchase or refinance a primary residence in AL, AZ, CA, CO, FL, NM, & TX. All Borrowers and / or Properties eligible for the HOME Product are eligible for the up to \$3,500 towards closing cost and other assistance. To qualify for the product, the property must either be located in a low or moderate income census tract, or the income of all applicants on the loan must be less than 80% of the FFIEC Median Family Income. To view census tract and income limit data, visit <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>. Maximum Loan-to-Value is less for loans on condominiums and for certain other transactions. Talk with a BBVA mortgage expert for details. Total maximum assistance, including all lender credits, bank paid fees, waived fees, and pricing assistance cannot exceed \$3,500. A lender credit of \$500 will be applied at closing. Underwriting and processing fees will be waived (an \$1,100 value). Additional assistance is applied via a price adjustment and varies by loan size. For Purchase transactions, lender credits cannot be used to offset fees or charges already being paid by the property seller in accordance with the sales contract. All loans subject to program eligibility, collateral and underwriting requirements and approvals, including credit approval. Property insurance is required, including flood insurance where applicable. Maximum loan limits and minimum equity down payment requirements apply. **Home Equity Rate Discount:** Loans subject to program eligibility, collateral, underwriting requirements, and approval, including credit approval. All Borrowers and/or Properties eligible for the HOME Product are eligible for the up to \$3,500 bank-paid closing costs promotion. In order to be eligible, you must have a Workplace Solutions code on consumer checking account with a positive balance. Home Equity rate discounts can be combined with the auto debit discount. However this discount cannot be combined with any other promotional discount or Consumer Segment discounts. Account offerings subject to change. Miscellaneous fees may apply. Property insurance is required, including flood insurance where applicable. Maximum loan limits and minimum equity down payment requirements apply. Floor rate applies to home equity lines of credit.

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MoneyGuidePro (Page 5): Financial Advisor: Schedule a Meeting with a Financial Advisor to review your current financial situation and to consider your future needs, goals and objectives. Securities and investment products are offered through BBVA Investment Solutions, a division of BBVA Securities Inc. Member FINRA and SIPC and an affiliate of BBVA USA. Insurance products are offered through BBVA Insurance Agency, Inc., an affiliate of BBVA USA. BBVA USA and its affiliates are not affiliated with MoneyGuidePro. The projections and other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, are not guarantees of future results and do not reflect actual investment results.

BBVA For Your Cause: (Page 5): Organization member must make 5 transactions (deposits, checks, online bill payments, ACH transactions or debit card purchases) within first 60 days of opening the consumer checking account in order for the organization to qualify for royalty payments. Debit Card 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 supporters account. After the initial deposit, royalties from checking accounts will be deposited into the organization's account on a monthly basis. "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 **Merchant Services:** Maximum rebate amount credited during calendar year is limited to \$500.00. Offer applies to new merchant services accounts only. Merchant services accounts are subject to approval, including credit approval. 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. Rebate Offer subject to change without notice. Offer not valid with any other offer. BBVA Merchant Services are provided and underwritten by First Data Merchant Services Corporation, which assumes all responsibility and liability for the services they provide. First Data Merchant Services is not an affiliate of BBVA.

BBVA Free Checking (Page 7): Paper Statements: Paper statements will be received in the mail automatically and can be turned off by visiting bbvausa.com/go/paperless. Paper statements will be received in the mail automatically at no charge. To turn off paper statements and receive your statements electronically through Online Banking visit bbvausa.com/go/paperless. **Mobile Banking and Alerts:** Message and data rates may apply. Please check with your wireless carrier about such fees. **Standard Debit Card:** One per accountholder at no additional charge. Fees may apply for replacement or custom debit cards. Custom Features: **ATM Transactions, Check Supply and Cashier's Checks:** These Custom Features cannot be de-selected for minimum of six (6) months from date of selection (for example, if a Custom Feature is selected on January 15, 2019, it cannot be de-selected until July 15, 2019). Shipping and handling fees for check orders apply. **Safe Deposit Box:** Subject to availability. The Safe Box Fee associated with the Safe Deposit Box must be auto debited from the BBVA Free Checking account.

BBVA Premium Checking (Page 7): With your BBVA Premium Checking, BBVA Convenience Checking, or BBVA Online Checking account, there will be no charge for use of an ATM in the Allpoint® network and participating 7-Eleven® locations, as long as you use the BBVA Debit Card issued in conjunction with one of these accounts. ATM fees may apply to certain 7-Eleven locations in Oklahoma, Hawaii, and Alaska. All 7-Eleven ATMs with an FCTI contact sticker on the ATM are fee-free. If you feel you have been charged a surcharge in error at an Allpoint® or participating 7-Eleven® ATM, please call us at 1-844-BBVAUSA.

BBVA Express Personal Loan (Page 8): Loans are subject to eligibility, underwriting, and approval, including credit approval. The offered APR (with no interest rate discounts) will vary between 5.99% - 29.99% APR based upon creditworthiness, loan

amounts, and term length. Enrollment in auto-debit loan payments from a BBVA checking account is required to receive a 1.00% interest rate discount and the BBVA Checking Account must be opened prior to the loan being closed. Enrollment in the Workplace Solutions Program at the time the loan is finalized is required to receive the 0.25% interest rate discount. Potential same day funding upon approval is available when loan proceeds are deposited into a BBVA checking account. An unsecured term loan may not be originated for any applicant who has originated or been declined for an unsecured term loan with BBVA within six months of the date of the new application or who currently has two or more active unsecured term loans with BBVA. In order to be eligible, you must have a Workplace Solutions coded consumer checking account with a positive balance. Offer and rate discounts subject to change without notice.

BBVA ClearPoints Credit Card (Page 8): All credit cards subject to availability and approval, including credit approval. 0% Intro Purchase APR for 13 billing cycles on purchases made during the period. 0% Intro Balance Transfer APR for 13 billing cycles on balances transferred within 60 days of account opening. After those introductory time periods, Purchase APR and Balance Transfer APR: 13.49% to 31.49% variable, based on creditworthiness. **Balance Transfer Fee:** Either \$10 or 4% of the transaction amount, whichever is greater. **Cash Advance APR:** 24.49% to 31.49% variable, based on creditworthiness. **Cash Advance Fee:** Either \$10 or 4% of the amount of each cash advance, whichever is greater. If you take advantage of any promotional APR for Balance Transfers, Convenience Checks, or Cash Advances, you may lose your grace period on new Purchases. Because you must pay your entire balance each month, including any balance(s) created by promotional offers, by the payment due date to avoid interest on Purchase transactions. **Annual Fee:** \$0. **Foreign Transaction Fee:** 3% of each transaction in US dollars. Minimum Interest Charge: \$1. Please see credit card terms and conditions. **Workplace Solutions Bonus Points:** To obtain the 5,000 bonus BBVA Points, customer must open a new Workplace Solutions-coded consumer checking account and, within 60 days of opening the new checking account, also be approved for and open a new BBVA ClearPoints Credit Card and make \$500 in net Qualifying Purchases using the new credit card within 30 days of opening the new credit card. A "Qualifying Purchase" is any qualified net purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchase made by holding your BBVA 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 your BBVA Visa Card, that is processed or submitted through the Visa U.S.A. Inc. payment system.

BBVA Rewards Card (Page 8): Purchase APR: 13.49% to 31.49% variable, based on creditworthiness. Intro Balance Transfer APR: 0.00% through the end of the 13th billing cycle after the account is opened for all Balance Transfers requested within 60 days of account opening. After that, **Balance Transfer APR:** 13.49% to 31.49% variable, based on creditworthiness. **Balance Transfer Fee:** Either \$10 or 4% of the transaction amount, whichever is greater. **Cash Advance APR:** 24.49% to 31.49% variable, based on creditworthiness. **Cash Advance Fee:** Either \$10 or 4% of the amount of each cash advance, whichever is greater. If you take advantage of any promotional offer for Balance Transfers, Convenience Checks, or Cash Advances, you may lose your grace period on new purchases because you must pay your monthly payment plus any balance(s) created by promotional offers, by the payment due date to avoid interest on Purchase transactions. Annual Fee: \$0. **Foreign Transaction Fee:** 3% of each transaction in US dollars. Minimum Interest Charge: \$1. **Workplace Solutions Bonus Points:** To obtain the 5,000 bonus BBVA Points, customer must open a new Workplace Solutions-coded consumer checking account and, within 60 days of opening the new checking account, also be approved for and open a new BBVA Rewards Card and make \$500 in net Qualifying Purchases using the new credit card within 30 days of opening the new credit card. A "Qualifying Purchase" is any qualified net purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchase made by holding your BBVA 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 your BBVA Visa Card, that is processed or submitted through the Visa U.S.A. Inc. payment system.

BBVA Rewards Card Rewards Program (Page 8): BBVA Rewards Cards automatically earn 1.5 Base Points per \$1.00 of net purchases. In addition to Base Points, BBVA Rewards Cardholders can earn Relationship Rewards Points at a rate of one half (0.5) point for each \$1.00 of net purchases (for a total of 2 points per \$1.00). To be eligible for Relationship Rewards Points, you must receive direct deposits (from third parties) totaling \$1,000.00 or more in a calendar month to your BBVA consumer checking, savings or money market account. Eligibility for Relationship Rewards Points is assessed monthly, and Relationship Rewards Points will be applied to purchases made the following month with your BBVA Rewards Card. To qualify to earn points, a purchase must be made with your BBVA Rewards Card and processed or submitted through the Visa U.S.A. Inc. payment system. The following do not qualify as purchases: payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, fees charged by us (for example, finance charges, and related service charges, if any apply), purchases of prepaid cards or reloadable cards such as certain gift cards, purchases of quasi-cash items

(for example, casino chips), purchases of cash equivalents or payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, and similar products or services), or purchases made using a Personal Identification Number (PIN) or initiated through identification technology that substitutes for a PIN.

BBVA ClearBenefits (Page 9): You must have a BBVA consumer checking account to enroll in BBVA ClearBenefits. The monthly fee for the Program is \$4.00. Please see the Enrollment Kit at bbvausa.com/clearbenefits for additional information about the program and complete details about the program benefits. Please visit your local BBVA branch to enroll in BBVA ClearBenefits. Benefits of the BBVA ClearBenefits Program are available to U.S. residents only. **Roadside Assistance Services:** Administered by Nation Motor Club, LLC. Includes 3 services per 12 month period with a maximum benefit of \$100 per service. **Cellular Telephone Protection:** Cellular Telephone Protection is provided by BBVA to ClearBenefits accountholders at no additional cost. This coverage is underwritten by Indemnity Insurance Company of North America. You will receive no more than the purchase price less a \$50 co-payment, as recorded on your submitted request. Includes up to 2 claims per 12 month period. Please refer to the Guide to Benefits for an explanation of benefit terms, limitations and exclusions.

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How to Set up Direct Deposit

To have your payroll directly deposited into one or more BBVA accounts, complete and sign this form, then give it to your employer or other payor — or — Use the table below to identify common payors who typically only accept government form 1199a.

To whom it may concern — Please begin making payment by direct deposit to my BBVA account.

NAME (PLEASE PRINT) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

DATE _____ PHONE _____

SIGNATURE _____

Account _____ **Name and address of financial institution:** _____

ROUTING NUMBER _____

ACCOUNT NUMBER _____

BBVA USA
15 South 20th Street
Birmingham, AL 35233

		1001
DATE		_____
PAY TO THE ORDER OF _____	\$	_____
		DOLLARS
BBVA		
MEMO _____		
00000000	000 0000	1001
Routing Number	Account Number	Check Number

Optional:

Payroll manager HR contact Other _____

Name _____

Telephone _____ E-mail _____

Employed by or receive benefits from a U.S. government agency?

Type of Direct Deposit	Contact Information for that Agency
<ul style="list-style-type: none"> Social Security(SSA) Supplemental Security Income(SSI) 	Call 1-800-772-1213 (1-800-325-0778TTY) www.socialsecurity.gov
<ul style="list-style-type: none"> Civil Service Retirement (Office of Personal Management) 	Call 1-888-767-6738 (1-800-878-5707TTY) www.servicesonline.opm.gov
<ul style="list-style-type: none"> Veterans Compensation and Pension 	Call 1-877-838-2778 (1-800-829-4833TTY) www.va.gov

What's Next?

Simply Monitor Your Account — For direct deposit, it can take up to one or two months for a payor to process your request and to begin receiving electronic deposits.

Questions? You can always call 1-844-BBVA USA or stop by your local branch and talk to a banker.





Download our

Award-Winning Mobile Banking App

See how our technology helps make banking
safer and easier.

