



BBVA Business Money Market

Account Disclosure - New Mexico

ACCOUNT OPENING AND USAGE	Minimum Opening Deposit	\$1,000	
	Monthly Service Charge	\$10	
	Requirements to avoid monthly Service Charge		Monthly Service Charge will not apply in months when Average Daily Collected Balance is \$2,500 or more.
	Interest-Bearing	Yes	Interest is earned on the entire balance in your account. Please consult your account agreement and Relationship Summary Form for additional interest rate and interest calculation information.
	Early Account Closing Fee	\$25	If account closed within 180 days of opening
	Stop Payment Fee	\$32	Per request made in a branch or by telephone to stop payment of an item
		\$25	Per request made online to stop payment on a check
	Excess Transaction Fee	\$10	Excess Transaction Fee will be charged for each withdrawal transaction not made in-person over the monthly limit of 6
	Branch Cash Deposit Fees	\$0.003	Per dollar deposited. For example, if you deposit \$1,000, you will be charged a \$3.00 Branch Cash Deposit Fee.
	Other Service Fees		Please consult your Miscellaneous Fee Schedule for a list of additional service fees.
ATM FEES	Fee to Use BBVA USA ATMs	\$0	for using BBVA USA ATM to complete any transaction
	BBVAUSA Fee to Use Another Bank's ATM	\$3	per transaction+
	+ATM and/or service fees charged by other banks and ATM owners may also apply.		
	International Service Fee (ATM)	1%	of transaction amount
	International Service Fee (non-ATM)	3%	of transaction amount
	International Transactions are those transactions using your ATM or Debit Card made outside of the United States, even those in US dollars. A full description of the currency conversion process is contained in your ATM/Debit Card Agreement.		

OVERDRAFT FEES	Insufficient Funds Charge (NSF) - Returned Item	\$38	Per returned item presented against insufficient funds (see maximum penalty fee number below)
	Deposited Item Returned Fee	\$12	For each item that you deposit or cash that is rejected by the payor bank (\$25 for foreign items)
	Insufficient Funds Charge (NSF) - Paid Item	\$38*	Per overdraft item covered by the bank *NSF Charge – Paid Item Fee is not charged on an item that causes the available balance on your account to be overdrawn by \$1.00 or less.
TRANSACTION LIMITS	Withdrawal transactions from savings and money market accounts are governed by federal law and, if transaction limitations are exceeded, the account could be reclassified as non-interest bearing. Federal law limits transfers to another deposit account with BBVA or to a third party by means of a preauthorized agreement, telephonic request, check, debit card, draft or similar order (including Online Banking transfers and sweep transfers from a savings or money market account) to a total of six (6) per month. There is no limit on the number of withdrawals from such accounts when made in person at a BBVA banking office or at an automated teller machine. Withdrawal transactions subject to Excess Transaction Fees.		
WITHDRAWALS	As required by Federal Law, BBVA reserves the right to require account holders to provide at least seven (7) days' notice prior to withdrawal or transfer of funds.		
INTEREST EARNINGS	BBVA offers savings and investment accounts with various rate structures to meet your needs. BBVA pays interest on "net usable funds" at variable interest rates set by BBVA management from time to time at its discretion. "Net usable funds" means collected funds less any reserve imposed on that type of account by the Federal Reserve and less any reserve imposed by Bank management to cover various costs, such as those associated with deposit insurance. All interest rates and reserves applicable to the accounts described in this schedule are available from BBVA upon request. A taxpayer identification number will be required in accordance with IRS regulations.		
PROCESSING POLICIES	Posting Order <i>The order in which withdrawals and deposits are processed</i>	We process and post transactions - both credits (including deposits) and debits - throughout the day. This approach allows us to more closely match the posting of transactions on your account with the timing of your actual account activity. Note: Deposits received and posted late in the day will not cover payments and withdrawals posted earlier the same day.	
	Summary of Our Deposit Hold Policy <i>When funds deposited to your account are usually available for deposits less than \$5,000 and absent exceptional circumstances - see the Account Agreement for a detailed description of our policy).</i>	Cash deposit with Teller or ATM: same business day as the day of deposit Direct deposit or wire transfer: same business day as the day of deposit Check deposit with Teller or ATM: same business day as the day of deposit Remote Deposit Capture: same business day as the day of deposit If something causes a longer hold on a deposit, the first \$200 of that deposit will generally be made available the same business day as the day of deposit. A "business day" is a non-holiday weekday. At branches, business days end at closing time and at ATMs business days end no earlier than 1 pm. Remote Deposit Capture business days end at 8 pm CST.	
DISPUTE RESOLUTION	Dispute Resolution Agreement	If a dispute arises between us, you or we may require that it be resolved through arbitration, rather than through jury trial. Please see the arbitration and waiver of jury trial provisions in your Consumer Deposit Account Agreement for additional details.	

The following chart shows the annual percentage yield and interest rate effective as of June 9, 2019. Annual percentage yield and interest rates are variable and at our discretion, we may change the interest rate at any time. For tiered rate accounts, the rate corresponding to your Daily Collected Balance will be applied to your entire Daily Collected Balance. To obtain current rate information, contact us at 1-844-BBVAUSA.

BBVA Business Money Market Account		
Daily Collected Balance	Interest Rate	Annual Percentage Yield
Less than \$10,000	0.050%	0.05%
\$10,000 to \$19,999	0.050%	0.05%
\$20,000 to \$49,999	0.050%	0.05%
\$50,000 to \$99,999	0.050%	0.05%
\$100,000 to \$249,999	0.100%	0.10%
\$250,000 to \$999,999	0.100%	0.10%
\$1,000,000 to \$2,499,999	0.150%	0.15%
\$2,500,000 to \$4,999,999	0.150%	0.15%
\$5,000,000+	0.150%	0.15%

Interest accrued during a statement cycle is credited to the balance in the account on the first business day of the following statement cycle. If you close your account or convert your account to a non-interest earning account before interest is credited, you will not receive the accrued interest.

Miscellaneous Fees and Charges

This Fee Schedule provides additional fees relating to your deposit account. Please see the Non-Consumer Deposit Account Agreement, your Relationship Summary Form and the Non-Consumer Deposit Account Terms & Conditions for your account for more information.

Cash Processing Services	
The following service charges apply to cash deposits processed at a branch or night depository. For high volume cash processing, Cash Vault services are available with pricing provided upon request.	
Branch/Night Drop Cash Processing	
Unprocessed Bags	\$1.00/ bag
Deposit Adjustments	\$5.00 each
Full Bag	\$2.50 each
Partial/Mixed Bag	\$5.00 each
Bag of Unstrapped Bills	\$5.00 each
Branch Outgoing Currency	
Change Order	\$4.00 each
Full Strapped Currency	\$0.25 each
Partial Strapped Currency	\$0.50 each


Box of Rolled Coins	\$3.50/ box
Rolled Coin	\$0.15/ roll
Supplies: (includes Deposit Bags, Currency Straps, Coin Wrappers, Coin Tags, Coin Seals)	At cost
Collection Services	
Collection Item	
Incoming (Customer)	\$20.00
Outgoing (Customer)	\$20.00 (all states except NM) \$25.00 (NM only)
International	\$20.00 + costs
Statement and Research Services	
Reconcile Statement	\$25.00/hour
Research	\$25.00/hour
Copy or Fax	\$3.00/each
Special Statement*	\$7.00
*A special statement may include but not be exclusive to the following: daily statement, duplicate statements, hold statements and statement printouts.	
Returned Items and Notifications	
Special Notification - Telephone	\$8.00 (\$11.00 for BBVA Business Savings accounts)
Special Notification - Overnight	\$4.50 + courier charges (FedEx, etc.)
Special Notification - Fax	\$10.00
Rerun Deposited Item	\$12.00
Notice of Postdated Item Fee	\$25.00/item (all states except NM) \$28.25 (NM only)
Other Service Charges	
Business Personalized Debit Card Fee	\$10.00/card
Deposit Correction Fee	\$2.50/item
Frozen Account Status Fee	\$50.00/month
Garnishments/Levies	\$150.00 + attorney fees
Inter-Account Transfer Fee ¹	\$12.00/day in which there is a transfer (all states except CA) \$9.00/day in which there is a transfer (CA only)

Overdraft Protection Line of Credit Transfer Fee	\$12.00/transfer
Reject Item >1.5%	\$.50/item
Telephone Transfer Fee	\$3.00 each
Wire Services²	
Incoming Domestic Wire	\$15.00
Incoming Domestic Wire with confirmation	\$18.00
Outgoing (Non-Repetitive) Domestic Wire	\$30.00
Outgoing (Repetitive) Domestic Wire	\$25.00
Outgoing Domestic Wire with confirmation	\$32.00
Manual BRS Wire Surcharge	\$10.00
Incoming International	\$15.75
Outgoing International	\$50.00
Intra-BBVAUSA Transfer	\$5.00
Internal Book Transfer via Fed wire system Debit Fee	\$4.50
Internal Book Transfer Fee	\$3.00
Manual BRS Inter-Account Transfer	\$6.00

¹The Inter-Account Transfer Fee will be posted to your primary account at the end of the day on which any transfer(s) occurred.

²Fees may apply for wires initiated manually with Business Relationship Services (BRS).

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