

## Your employer has partnered with BBVA Compass to bring amazing special offers directly to you!

At BBVA Compass, we know you're busy and don't have a lot of extra time during the week to worry about your banking needs. That's why we make it easier to manage your money with comprehensive and convenient banking services to help save you time and money so you can focus on more important things in life.

BBVA Compass has partnered with your employer to provide you the opportunity to take advantage of special offers with potential savings in the first year alone.

### Access Special Offers

Your company's unique URL is above and connects you directly to your employers online Partnership Advantage website. You will then use your employer's Partnership Banking ID Number to easily gain access to information about the special offers, which include:

#### Checking

Multiple packages to choose from including Online and Mobile Banking and a Visa® Check Card

#### Basic Savings Accounts

Make a \$25 automatic recurring monthly transfer from your BBVA Compass checking account, and the service charge will not apply.

#### Credit Cards

Get a 5,000 CompassPoints bonus when you make \$500 in purchases within 30 days of opening a new ClearPoints or Visa Signature credit card.

#### Simplified Line of Credit

Get a \$100 account credit after your first \$1,000 advance.

#### Mortgage

Great rates on a variety of mortgage solutions.

#### Discounted Loan Rates

Save .25% (25 basis points) on selected home equity products.

#### Personal Installment Loan

A 60 month unsecured term loan with an introductory 0% APR for six months (9.99% APR thereafter).

#### Life, Auto & Home Insurance

Our licensed professionals can provide a free, no obligation quote. They will make sure you receive all the discounts for which you may be eligible, including a 15% multi-policy discount for insuring both your home and auto with one insurance company.

Be sure to mention your Partnership Banking ID number when you call 1-877-218-7176 or visit a BBVA Compass branch to ensure you receive all of the special offers for which you qualify.

1-800-COMPASS • [bbvacompass.com](http://bbvacompass.com)

**banking built for you.®**

Follow us on:



## Important Information

Offers expire June 29, 2013. Products, features, and benefits offered with accounts are subject to change without notice.

**Checking accounts:** Account offerings subject to change. \$25 minimum opening deposit required. Miscellaneous fees and service charges may apply. Accounts and Check Cards subject to approval, which may include credit approval. Additional terms may apply. Refer to the Terms and Conditions (account disclosure) for details. Free checks are available only with CompassLink checking accounts. First order free checks or 50% discount available on Build To Order Checking. Shipping and handling will apply. A 50% discount available on check styles and designs not included in the free offer. See branch for details.

The monthly Service Charge for Build-to-Order Checking is \$10.95. The monthly Service Charge for CompassLink Checking is \$20. The monthly Service Charge will not apply for statement cycles during which one or more of the following requirements are met:

Ways to avoid the monthly Service Charge for Build-To-Order Checking®

- There is at least one qualifying Direct Deposit (ACH) credit of \$300 or more from an unrelated 3rd party (such as an employer or Social Security); OR
- The account has an average daily collected balance of at least \$1,500; OR
- The primary accountholder is enrolled (subject to eligibility) in the BBVA Compass Preferred Client or the BBVA Compass Preferred Client PLUS Program\*\* and maintains Preferred or Preferred PLUS status; OR
- The primary accountholder applies and is approved for student status (active student ID required); If the primary accountholder is approved for student status, the monthly service charge will not apply for a period of up to 5 years or until the primary accountholder reaches age 25; OR
- The primary accountholder applies and is approved for Everyday Hero status (ID or other verification required). An "Everyday Hero" is: 1) a certified teacher or administrator of an accredited or state-recognized public or private school; 2) a sworn member of a law enforcement department responsible for crime detection, prevention, law enforcement or incarceration; 3) a sworn member of a fire department involved in fire suppression or prevention, emergency medical response, hazardous materials response, terrorism response or management; 4) a health care worker who is certified, accredited or licensed to work in the health care industry as a nurse, pharmacist or medical technician; or 5) a person who has served or is currently serving in the U.S. military: active, retired or reserved duty. BBVA Compass reserves the right to review Everyday Hero status on a periodic basis.

Ways to avoid the monthly Service Charge for CompassLink Checking:

- Maintain an average daily collected balance of \$5,000 in your CompassLink checking account; OR
- Maintain a combined average daily collected balance of \$5,000 in your CompassLink Checking and Compass Preferred Money Market account\*; OR
- Maintain a minimum daily balance of at least \$7,500 in your linked loan accounts, including installment loans, credit cards, HELOCs, and unsecured lines of credit, but excluding mortgages and commercial loans\*; OR
- The primary accountholder is enrolled (subject to eligibility) in the BBVA Compass Preferred Client PLUS Program\*\* and maintains Preferred PLUS status.

\* Only consumer deposit accounts and loans for which you are the primary depositor or borrower will be used in determining the combined deposit or outstanding loan balance. Your installment loan balances may only be "linked" upon your request. These balances are not automatically included for service charge waiver consideration. Eligible accounts to link include Preferred installment loans, credit cards, HELOCs, and unsecured lines of credit, but exclude mortgages and commercial loans.

\*\* Enrollment in the Preferred Client or Preferred Client PLUS program is subject to eligibility. Visit [bbvacompass.com/preferred-client](http://bbvacompass.com/preferred-client) or BBVA Compass branch for details.

**Mobile Banking:** Message and data rates may apply.

**CompassPoints:** To earn CompassPoints on qualifying purchases, you must enroll prior to those purchases by calling 1-87-REWARDS-1 (877-392-7371) or by enrolling online at [bbvacompass.com/rewards](http://bbvacompass.com/rewards). BBVA Compass Consumer debit cards earn points based on qualifying purchases made at participating retail locations. Purchases must be made at participating merchants found at [www.bbvacompass.com/rewards](http://www.bbvacompass.com/rewards) to qualify and the total points earned are dependent on each merchant participating and may vary or be discontinued without notice. Additional restrictions may apply. Go to [www.bbvacompass.com/rewards](http://www.bbvacompass.com/rewards) to learn more about earning points on both BBVA Compass debit and credit cards.

**Basic Savings Accounts:** \$25 minimum opening deposit required. Accounts are subject to approval. Additional terms may apply. Additional fees and service charges may apply. Refer to the Terms and Conditions (account disclosure) for details. If you have an automatic, recurring monthly transfer of \$25 or more from your BBVA Compass consumer checking account to your Basic Savings account in effect at the time the service charge would be assessed the service charge will not apply. Otherwise there is a \$500 minimum daily collected balance to avoid the service charge of \$15 per quarter (\$5 per month in Arizona)

**Credit Card:** Partnership Banking consumer checking account required. All credit cards subject to approval, including credit approval. Minimum \$500 in purchases must be made within 30 days of credit card account opening to qualify for bonus CompassPoints. Promotional offers subject to change without notice. Purchase and Balance Transfer APR: 9.24% to 23.24% variable, based on creditworthiness. A fee of \$10 or 4% of the transaction amount, whichever is greater, will apply to each balance transfer. Cash Advance APR: 22.24% to 27.24% variable, based on creditworthiness. Cash Advance Fee: Either \$10 or 4% of the amount of each cash advance, whichever is greater. Foreign Transaction Fee: 3% of each transaction in US dollars.

**Simplified Line of Credit (SLOC):** Partnership Banking consumer checking account required. Simplified Lines of Credit are subject to approval, including credit approval. Minimum advance amount: \$1,000. \$1000 minimum advance must be made within 30 days of account opening to qualify for the \$100 credit. \$100 account credit will be issued to the SLOC account upon meeting the minimum advance requirement within the specified time period. APR for Advances: 9.24% to 23.74% variable, based on creditworthiness. Advance Fee: Either \$10 or 3% of the amount of each advance, whichever is greater.

**Mortgage:** Loans subject to program eligibility, underwriting, collateral requirements, and approval, including credit approval.

**Loan Rate Discounts:** Offer available to applications received from 04/01/2013 to 06/29/2013. Loans subject to program eligibility, underwriting, collateral requirements, and approval, including credit approval. Partnership Banking consumer checking account required. The Partnership Banking rate discount cannot be combined with any other promotional discount, Branch Empowerment Tool, or Professional Program discounts. Floor rate applies to home equity lines of credit.

**Personal Installment Loan (PIL):** All loans subject to eligibility, underwriting requirements and approval, including credit approval. Payment example: A \$20,000, 60-month PIL with a blended APR of 8.41% would have 6 payments of \$333.34, 53 payments of \$418.72 and 1 payment of \$299.39. Your actual term may vary. Sixty month term with no application fee or collateral required. Other loan products with different features and requirements available.

**Insurance:** Insurance products are offered through BBVA Compass Insurance Agency, Inc., an affiliate of Compass Bank. BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.

**Insurance Products Are:** NOT Deposits, NOT FDIC Insured, NOT Bank Guaranteed, NOT insured by any Federal Government Agency and may LOSE value

