

Denizen Consumer Checking

Last updated: August 2018

Account Disclosure

Minimum Deposit Needed to Open Account **\$0**

Monthly Service Charge (Monthly Fee) **\$0**

Requirements to Waive Monthly Service Charge **N/A**

Interest-Bearing **No**

Insufficient Funds (NSF) Charge - Returned Item **\$0**

Insufficient Funds (NSF) Charge - Paid Item **\$0**

ACCOUNT OPENING AND USAGE

Extended Overdraft Penalty Fee **\$0**

Deposited Item Returned Fee **\$0**

Stop Payment Fee **\$0**

Account Closing Fee **\$0**

Dormant Account Fee **\$0**

Other Service Fees **\$0**

**PROCESSING
POLICIES**

Posting Order
*The order in which
withdrawals and
deposits are
processed*

We process 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**

Funds from electronic direct deposits, other electronic deposits and wire transfers will be available on the same business day as the day of deposit.

Hold Policy

A "business day" is a non-holiday weekday.

**Dispute
Resolution**

Dispute
Resolution
Agreement

If a dispute arises between us, either party may require that it be resolved through arbitration, rather than through jury trial. Please see the arbitration and call waiver of jury trial provisions in the Consumer Deposit Account Agreement for your account opened through Denizen for additional details.

**Summary of
Our Deposit**

Funds from electronic direct deposits, other electronic deposits and wire transfers will be available on the same business day as the day of deposit.

Hold Policy

A "business day" is a non-holiday weekday.

Full Terms & Conditions

Minimum Opening Deposit **\$0**

Monthly Service Charge **\$0**

ACCOUNT OPENING AND MAINTENANCE

Statement Cycle **Monthly**

Dormant Account Fee **\$0**

**OVERDRAFT/
INSUFFICIENT
FUNDS FEES**

Insufficient Funds Charge (NSF) - **\$0 per item**
Paid Item

Insufficient Funds Charge (NSF) - **\$0 per item**
Returned Item

The NSF charges described above are applied for processing items presented for payment against insufficient funds (NSF) with a maximum of six (6) charges per day. These charges are imposed on items created by check, in-person withdrawal, ATM withdrawal, Check Card transaction, or other electronic means.

Stop Payment Request (Phone) **\$0 per request**

STOP PAYMENT FEES

Stop Payment Request (Online Banking) **\$0 per request**

Deposit Item Returned **\$0 per item**

DEPOSIT FEES Deposit Item Returned (Foreign) **\$0 per item**

Deposit Item Re-run **\$0 per item**

Domestic:

WIRE TRANSFER FEES

- Incoming (Customer) **\$0**

(ALL FEES ARE PER TRANSFER) International:

- Incoming (Customer) **\$0**

TELEPHONE BANKING FEES Staff-Assisted Call **\$0**

Applicable Fees and Service Charges

Your account will be subject to the terms and conditions, including all fees and service charges, applicable to BBVA Compass accounts in the state where we maintain your account. For purposes of this disclosure and your Denizen account opened electronically, your account will be deemed to be maintained in the state of Alabama.

For additional terms governing your account, please consult the Consumer Deposit Account Agreement.

We reserve the right to change terms, conditions, and/or pricing of our products upon reasonable prior notification.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.