



21 COREY GASPARD  
PC REGINA GASPARD  
18860 LAKE PINES DR  
MONTGOMERY TX 77356

### BBVA Premier Personal Banking Client

### Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online [bbvausa.com](http://bbvausa.com)

Write BBVA  
Customer Service  
P.O. Box 10566  
Birmingham, AL 35296

## Summary of Accounts

### Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
BUILD-TO-ORDER CHECKING	0085437216	\$11,746.36	\$7,131.56
<b>Total Deposit Accounts</b>		<b>\$11,746.36</b>	<b>\$7,131.56</b>

# BUILD-TO-ORDER CHECKING

Account Number: 0085437216 - COREY GASPARD

## Activity Summary

Beginning Balance on 8/27/21	\$11,746.36
Deposits/Credits (19)	+ \$24,403.31
Withdrawals/Debits (128)	- \$29,018.11
<b>Ending Balance on 9/26/21</b>	<b>\$7,131.56</b>

## Courtesy Overdraft Amount

Courtesy Overdraft Amount for ATM and everyday Debit Card Transactions	\$0.00
Courtesy Overdraft Amount for Checks and All Other Transactions	\$1,400.00

Any payment of an item into overdraft is completely discretionary. We will charge you an "NSF Charge Paid Item" fee of \$38.00 each time we pay a transaction into overdraft. This fee will not be charged on an item that causes the available balance on your account to be overdrawn by \$1.00 or less. If your account remains overdrawn by more than \$1.00 for seven (7) consecutive calendar days, an Extended Overdraft Service Charge of \$23 will also be assessed. An additional \$23.00 Extended Overdraft Service Charge will be assessed for every seven (7) consecutive calendar days that your account remains overdrawn by more than \$1.00. A maximum of four Extended Overdraft Service Charges may be assessed per overdraft occurrence. The total of the negative balance, including any and all fees and charges, and including all non-sufficient funds/overdraft fees is due and payable immediately, without demand. If you would like to make any changes to your opt-in/opt-out preferences for our Standard Overdraft Practices, please visit BBVA Online Banking, call 1-844-BBVAUSA or visit a BBVA branch.

## Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
8/27		FEE FOR COMPASSPLUS MEMBERSHIP		\$5.00	
8/27		CREDIT FOR EFLEX HR PAYROLL PAYROLL CO REF- HO1340002	\$2,294.44		
8/27		DEBIT FOR CITI CARD ONLINE PAYMENT CO REF- 420521294498437		\$68.04	
8/27		DEBIT FOR ACORNS LATER TRANSFER CO REF- G2GL0T		\$10.00	
8/27		DEBIT FOR ACORNS INVEST TRANSFER CO REF- 4CHDOT		\$400.00	
8/27		ONLINE BANKING TRANSFER FROM ACCT *3181	\$2,600.00		
8/27		ONLINE BANKING TRANSFER TO ACCT *4844		\$511.00	
8/27		DEBIT FOR CHECKCARD XXXXXX7521 08/26/21 KROGER #142 MONTGOMERY TX		\$22.18	\$15,624.58
8/30		CHECKCARD PURCHASE - H-E-B #660 VISA 2329960208/29/21 CARD XXXXXX7521 POS -AT 3875 W. DAVIS STREECONROE TX		\$77.91	
8/30		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$21.00	
8/30		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$168.45	
8/30		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$511.37	
8/30		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$3,878.62	
8/30		DEBIT FOR ACORNS INVEST TRANSFER CO REF- 3T7Y1T		\$6.21	
8/30		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$27.50	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
8/30		ACH ONLINE BANKING DEBIT Truck payment.		\$1,000.00	
8/30		ACH FROM INTERNET BANKING FEE		\$3.00	
8/30		CHECKCARD PURCHASE - APPLE COM BILL VISA 001 08/30/21 CARD XXXXXX3220 POS -AT APPLE COM BILL CUPERTINO CA		\$7.57	\$9,922.95
8/31		CREDIT FOR MISC - PAYROLL PAYROLL CO REF- 002735	\$180.40		
8/31		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$40.00	
8/31	2533	CHECK CLEARED		\$95.00	
8/31	2629	CHECK CLEARED		\$50.00	
8/31		CHECKCARD PURCHASE - WAL-MART #3591 VISA 2435910108/31/21 CARD XXXXXX7521 POS -AT 18700 STATE HWY 105MONTGOMERYTX		\$13.41	\$9,904.94
9/1		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$595.95	
9/1		DEBIT FOR CNTRPT EN ENTEX ONLINE PMT CO REF- CKF499269935POS		\$35.21	
9/1		DEBIT FOR CHECKCARD XXXXXX7521 08/31/21 MCDONALD'S F38491 NEW CANEY TX		\$4.61	
9/1		CHECKCARD PURCHASE - BROOKSHIRE BROS VISA 6471470109/01/21 CARD XXXXXX7521 POS -AT 403 EAST HIGHWAY 90DAYTON TX		\$44.11	\$9,225.06
9/2		DEBIT FOR ACORNS INVEST TRANSFER CO REF- PXD45T		\$5.70	
9/2		CREDIT FOR COINBASE.COM N4WRVNXS CO REF- N4WRVNXS8223	\$278.15		
9/2		DEBIT FOR COINBASE.COM U27DFBQV CO REF- U27DFBQV8223		\$100.00	
9/2		DEBIT FOR CHECKCARD XXXXXX7521 09/01/21 STITCH FIX STYLING 844-386-3850 CA		\$20.00	\$9,377.51
9/3		ONLINE BANKING TRANSFER FROM ACCT *3181	\$2,600.00		
9/3		DEBIT FOR ACORNS LATER TRANSFER CO REF- WP9R5T		\$10.00	
9/3		DEBIT FOR ACORNS INVEST TRANSFER CO REF- JBJK5T		\$400.00	
9/3		DEBIT FOR ACORNS INVEST TRANSFER CO REF- KNQ26T		\$6.84	
9/3		BRANCH DEPOSIT	\$225.00		
9/3		DEBIT FOR CHECKCARD XXXXXX7521 09/01/21 STARBUCKS STORE 14052 MONTGOMERY TX		\$4.17	\$11,781.50
9/7		CHECKCARD PURCHASE - Wal-Mart Super C VISA 3591000609/05/21 CARD XXXXXX7521 POS -AT 3591 WAL-SAMS LAKE CONROTX		\$165.90	
9/7		ONLINE BANKING TRANSFER FROM ACCT *1565	\$200.00		
9/7		CHECKCARD PURCHASE - WM SUPERCENTER # VISA 3591001009/05/21 CARD XXXXXX7521 POS -AT Wal-Mart Super CentLAKE CONROTX		\$109.73	
9/7		ONLINE BANKING TRANSFER TO ACCT *4844		\$25.00	
9/7		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$73.02	
9/7		DEBIT FOR CITI CARD ONLINE PAYMENT CO REF- 430530774393951		\$122.87	
9/7		DEBIT FOR SUBSCRIPTION ACORNS CO REF- XYB4H2		\$3.00	
9/7		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$342.37	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/7		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$348.97	
9/7		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$1,640.04	
9/7		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$321.09	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/03/21 CHICK-FIL-A #04051 MONTGOMERY TX		\$10.87	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/04/21 WALGREENS #10919 MONTGOMERY TX		\$144.73	
9/7		DEBIT FOR CHECKCARD XXXXXX3220 09/04/21 AVAIL (RENTALUTIONS) HTTPWWW.AVAICA		\$15.99	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/04/21 WESTERN HILLS ANIMAL ME MONTGOMERY TX		\$365.10	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/04/21 SQ *MONTGOMERY BARBERSH Montgomery TX		\$30.00	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/04/21 FAJITA JACKS MEXICAN GR MONTGOMERY TX		\$67.58	
9/7		DEBIT FOR CHECKCARD XXXXXX7521 09/04/21 LAKESIDE PHARMACY MONTGOMERY TX		\$10.76	
9/7		CHECKCARD PURCHASE - APPLE COM BILL VISA 001 09/07/21 CARD XXXXXX3220 POS -AT APPLE COM BILL CUPERTINO CA		\$16.23	\$8,168.25
9/8		CREDIT FOR EBAY EDI PYMNTS CO REF- TX6682513000XT	\$229.11		
9/8		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$184.82	
9/8		DEBIT FOR ACORNS INVEST TRANSFER CO REF- G7W59T		\$12.51	
9/8		CHECKCARD PURCHASE - VISA ABCD123409/08/21 CARD XXXXXX3220 POS -AT ZEL*MAYRA AYALA Visa DirecAZ		\$190.00	
9/8		DEBIT FOR CHECKCARD XXXXXX7521 09/07/21 SQ *TRIXIE'S COFFEE SHO Montgomery TX		\$7.63	\$8,002.40
9/9		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$76.12	
9/9		DEBIT FOR COINBASE.COM K4TZ2HQB CO REF- K4TZ2HQB8223		\$100.00	\$7,826.28
9/10		CREDIT FOR EFLEX HR PAYROLL PAYROLL CO REF- HO1340002	\$2,294.42		
9/10		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$209.07	
9/10		DEBIT FOR ACORNS LATER TRANSFER CO REF- GFJPBT		\$10.00	
9/10		DEBIT FOR ACORNS INVEST TRANSFER CO REF- LDMHBT		\$400.00	
9/10		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$55.00	
9/10		ONLINE BANKING TRANSFER FROM ACCT *3181	\$2,600.00		
9/10		DEBIT FOR CHECKCARD XXXXXX7521 09/09/21 PP*MONTGOMERYB MONTGOMERY TX		\$20.00	\$12,026.63
9/13		CHECKCARD PURCHASE - WM SUPERCENTER # VISA 3591009309/11/21 CARD XXXXXX3220 POS -AT Wal-Mart Super CentLAKE CONROTX		\$708.00	
9/13		CHECKCARD PURCHASE - Wal-Mart Super C VISA 3591000709/12/21 CARD XXXXXX7521 POS -AT 3591 WAL-SAMS LAKE CONROTX		\$151.74	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/13		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$179.20	
9/13		DEBIT FOR STASH CAPITAL (S ACH CO REF- 20210910155049		\$1.00	
9/13		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$535.75	
9/13		DEBIT FOR CHECKCARD XXXXXX7521 09/10/21 STONE CREEK FAMILY MED. MONTGOMERY TX		\$300.00	
9/13		DEBIT FOR CHECKCARD XXXXXX7521 09/10/21 WHATABURGER 1040 MONTGOMERY TX		\$10.05	\$10,140.89
9/14		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$182.94	
9/14		DEBIT FOR CITI CARD ONLINE PAYMENT CO REF- 430537033494680		\$5.69	
9/14		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$837.30	
9/14		CHECKCARD PURCHASE - KROGER #142 2016 VISA 9999999909/14/21 CARD XXXXXX7521 POS -AT KROGER #142 20168 EMONTGOMERYTX		\$103.35	
9/14		DEBIT FOR CHECKCARD XXXXXX7521 09/13/21 STONE CREEK FAMILY MED. MONTGOMERY TX		\$60.00	\$8,951.61
9/15		CREDIT FOR IRS TREAS 310 CHILDCTC CO REF- XXXXX8189200918	\$167.00		
9/15		CREDIT FOR EBAY EDI PYMNTS CO REF- TX6907753400XT	\$1,553.11		
9/15		CREDIT FOR MISD - PAYROLL PAYROLL CO REF- 002735	\$3,830.32		
9/15		DEBIT FOR ACORNS INVEST TRANSFER CO REF- TPWQFT		\$16.05	
9/15		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$135.00	
9/15		CHECKCARD PURCHASE - BROOKSHIRE BROTH VISA 6293370109/15/21 CARD XXXXXX7521 POS -AT 400 EVA STREET MONTGOMERYTX		\$119.28	\$14,231.71
9/16		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$482.34	
9/16		INT SCHED TRANSF *****1719		\$25.00	
9/16		DEBIT FOR COINBASE.COM 7G7HLH3D CO REF- 7G7HLH3D8223		\$100.00	\$13,624.37
9/17		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$569.30	
9/17		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$191.56	
9/17		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$50.00	
9/17		DEBIT FOR ACORNS LATER TRANSFER CO REF- TKZMHT		\$10.00	
9/17		DEBIT FOR ACORNS INVEST TRANSFER CO REF- NLRBHT		\$7.11	
9/17		DEBIT FOR ACORNS INVEST TRANSFER CO REF- GLRFHT		\$400.00	
9/17		ONLINE BANKING TRANSFER FROM ACCT *3181	\$2,600.00		
9/17		ATM WITHDRAWAL - P482746 VISA P482746 09/17/21 CARD XXXXXX3220 ATM -AT 4203 W DAVIS STREETCONROE TX		\$80.00	
9/17		SURCHARGE FEE-P482746		\$1.75	
9/17		REVERSAL SURCHARGE FEE-P482746	\$1.75		\$14,916.40



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/20		CHECKCARD PURCHASE - VISA ABCD123409/18/21 CARD XXXXXX3220 POS -AT ZEL*MAYRA AYALA Visa DirecAZ		\$190.00	
9/20		CHECKCARD PURCHASE - KROGER FUEL #713 VISA 9999999909/19/21 CARD XXXXXX7521 POS -AT KROGER FUEL #713 33CONROE TX		\$24.77	
9/20		ATM WITHDRAWAL - BBVA USA ATM1299 114428 09/19/21 CARD XXXXXX3220 ATM -AT 19380 HWY 105 WEST		\$100.00	
9/20		CHECKCARD PURCHASE - TARGET T-1115 VISA 3111507809/19/21 CARD XXXXXX7521 POS -AT 503 I 45 N Conroe TX		\$134.95	
9/20		ONLINE BANKING TRANSFER	\$50.00		
9/20		ONLINE BANKING TRANSFER	\$50.00		
9/20		DEBIT FOR LINCOLN BENEFIT CK4INSPYMT CO REF- 01N1A02950		\$33.35	
9/20		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$100.00	
9/20		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$63.00	
9/20		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$200.00	
9/20		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$3,512.33	
9/20		CHECKCARD PURCHASE - VISA ABCD123409/20/21 CARD XXXXXX3220 POS -AT ZEL*SHARON MATULA Visa DirecAZ		\$25.00	
9/20		CHECKCARD PURCHASE - Wal-Mart Super C VISA 3591009209/20/21 CARD XXXXXX3220 POS -AT 3591 WAL-SAMS LAKE CONROTX		\$108.00	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/16/21 CHICK-FIL-A #04051 MONTGOMERY TX		\$22.66	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/17/21 CHICK-FIL-A #04051 MONTGOMERY TX		\$16.89	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/18/21 WHATABURGER 1040 MONTGOMERY TX		\$19.03	
9/20		DEBIT FOR NEWREZ-SHELLPOIN WEB PMTS CO REF- 0578928172		\$3,000.00	
9/20		BBVA Credit Card Payment *4791		\$1,000.00	
9/20		CHECKCARD PURCHASE - PET SUPPLIES PLU VISA 0041780009/20/21 CARD XXXXXX7521 POS -AT 20042 EVA STREET SUMONTGOMERYTX		\$11.36	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/18/21 PECOS GRILLING COMPANY TOMBALL TX		\$45.43	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/19/21 THE BIG SOMBRERO - MONT MONTGOMERY TX		\$16.76	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/19/21 TST* RUDY S COUNTRY STO CONROE TX		\$57.46	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/19/21 TST* SUMMER MOON - CONR CONROE TX		\$7.50	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/19/21 PANDA EXPRESS #1815 P olo.com TX		\$52.28	
9/20		DEBIT FOR CHECKCARD XXXXXX7521 09/19/21 CONROE REG MED CTR CAFE CONROE TX		\$4.68	\$6,270.95
9/21		DEBIT FOR ACORNS INVEST TRANSFER CO REF- 8DNJLT		\$10.05	
9/21		DEBIT FOR ACORNS INVEST TRANSFER CO REF- R3QLLT		\$10.59	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/21		DEBIT FOR CNTRPT EN ENTEX ONLINE PMT CO REF- CKF499269935POS		\$36.58	
9/21		DEBIT FOR CHECKCARD XXXXXX7521 09/20/21 MCKENZIES BARBEQUE & BU MONTGOMERY TX		\$30.05	\$6,183.68
9/22		CREDIT FOR EBAY EDI PYMNTS CO REF- TX7170467700XT	\$355.18		
9/22		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$528.38	
9/22		DEBIT FOR PAYPAL INST XFER CO REF- FACEBOOKPAY		\$40.00	
9/22		DEBIT FOR CHECKCARD XXXXXX3220 09/21/21 LAZ PARKING 610352 HOUSTON TX		\$26.00	\$5,944.48
9/23		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$71.12	
9/23		DEBIT FOR HCTRA EFT EZTAGSTPPD CO REF- XXXXX1670		\$40.00	
9/23		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$103.69	
9/23		DEBIT FOR ACORNS INVEST TRANSFER CO REF- FH98NT		\$7.11	
9/23		DEBIT FOR COINBASE.COM AU2QBXY8 CO REF- AU2QBXY88223		\$100.00	
9/23		CHECKCARD PURCHASE - VISA ABCD123409/23/21 CARD XXXXXX3220 POS -AT ZEL*MAYRA AYALA Visa DirecAZ		\$190.00	
9/23		DEBIT FOR CHECKCARD XXXXXX7521 09/22/21 WHATABURGER 1040 MONTGOMERY TX		\$4.48	
9/23		CHECKCARD PURCHASE - TJ CONCESSIONS L VISA 0389123309/23/21 CARD XXXXXX7521 POS -AT 8150 HILLS PKWY MONTGOMERYTX		\$6.00	\$5,422.08
9/24		CREDIT FOR EFLEX HR PAYROLL PAYROLL CO REF- HO1340002	\$2,294.43		
9/24		DEBIT FOR ACORNS LATER TRANSFER CO REF- P44NNT		\$10.00	
9/24		DEBIT FOR ACORNS INVEST TRANSFER CO REF- FT7GNT		\$400.00	
9/24		DEBIT FOR APPLECARD GSBANK PAYMENT CO REF- 1864399		\$161.97	
9/24		DEBIT FOR CHECKCARD XXXXXX7521 09/23/21 BURGER KING #24329 MONTGOMERY TX		\$12.98	\$7,131.56
Ending Balance on 9/26					<b>\$7,131.56</b>
<b>Totals</b>			<b>\$24,403.31</b>	<b>\$29,018.11</b>	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.

\* The Date provided is the business day that the transaction is processed.

#### Periodic Non-sufficient Funds and Overdraft Charge Summary

	Total this Period	Total 2021 YTD
Total overdraft (OD) fees <i>(includes NSF-paid item charges and extended OD charges)</i>	\$0.00	\$0.00
NSF-returned item charges	\$0.00	\$0.00



## Summary of Checks

*Checks listed are also displayed in the preceding Transaction History*

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
8/31	2533	\$95.00	8/31	2629 *	\$50.00			

\* Indicates break in check sequence



## How to Balance Your Account

- Step 1** • Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
- Record all automated deductions, debit card transactions and electronic bill payments.
  - Record and deduct service charges, check printing charges, or other bank fees.
  - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** • If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** • List any deposits or credits your have made that do not appear on this statement (see space provided below).
- Step 4** • List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

## Balancing Your Register to this Statement

<b>Step 5</b> • Enter the "current balance" shown on this statement	
• Add total from Step 3	
• Subtotal	
• Subtract total from Step 4	
• This balance should equal your register balance	
If it does not agree, see steps below	\$

If your account does not balance, review the following:

- Check all your addition and subtraction above in your register.
- Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
- Amounts of deposits and withdrawals on this statement should match your register entries.
- If you have questions or need assistance, please refer to the phone number on the front of this statement.

## Change of Address

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

## Electronic Transfers *(for consumer accounts only)*

In case of errors or questions about your Electronic Transfers, write to BBVA, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

\*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

## Overdraft Protection

**Calculation of Interest Charge and Balance Subject to Interest Rate.** The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance" (Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate".

**Payments.** Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATM s) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATM s via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA business days are Monday through Friday, excluding holidays.

## In Case of Errors or Questions About Your Statement (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquiries may be made by calling your local BBVA branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from you checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

## Reporting Other Problems

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

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