



46 MOMS CLUB OF ALBUQUERQUE FOOTHILLS
PC 9617 ROSAS AVE NE
ALBUQUERQUE NM 87109-6607

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online 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
BUSINESS CHOICE CHECKING	2504847309	\$830.23	\$556.25
Total Deposit Accounts		\$830.23	\$556.25



BUSINESS CHOICE CHECKING

Account Number: 2504847309 - MOMS CLUB OF ALBUQUERQUE FOOTHILLS

Activity Summary

Beginning Balance on 6/1/20	\$830.23
Deposits/Credits (0)	+ \$0.00
Withdrawals/Debits (3)	- \$273.98
Ending Balance on 6/30/20	\$556.25

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
6/9	239	CHECK CLEARED		\$48.51	\$781.72
6/12	240	CHECK CLEARED		\$25.47	\$756.25
6/24	241	CHECK CLEARED		\$200.00	\$556.25
Ending Balance on 6/30					\$556.25
Totals			\$0.00	\$273.98	

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.

Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
6/9	239	\$48.51	6/12	240	\$25.47	6/24	241	\$200.00

* 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

Step 5	•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.

BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. BBVA USA, Member FDIC.



Notice of Amendment to the BBVA USA Non-Consumer Deposit Account Agreement

The BBVA USA Non-Consumer Deposit Account Agreement (the "Agreement") that governs your non-consumer deposit account is amended effective June 22, 2020. By continuing to maintain your account, conducting a transaction or obtaining services or products relating to the Agreement or your account after the effective date of the amendment, you agree to the amendment of the Agreement.

You may receive a copy of the entire amended agreement at any BBVA USA branch or by logging in to Online Banking and clicking on the Services tab.

Amendments to the Agreement include:

Section 3, Account Operations, is amended as follows:

1. The first paragraph of Telephone Calls: Calling, Monitoring and Recording states:

"By providing us with your home telephone number or cellular telephone number, you authorize us, and our affiliates to contact you using live telephone calls, any Automatic Telephone Dialing System, Prerecorded Voice, Voicemail, or Messaging Service, or text messages. In addition, you agree that we may also contact you at any telephone number that we obtain for you in the future using any Automatic Telephone Dialing System, Prerecorded Voice, Voicemail, or Messaging Service. As examples, we may contact you about fraud alerts, deposit holds, amounts you owe us (collection calls) on your accounts, and to facilitate account transactions. This express consent applies to each telephone number that you provide to us now or in the future. You agree to notify us promptly if any of your contact information changes. Calls and messages may incur charges from your communications provider."

2. A new sentence is added to the Wire Transfers section, that states:

"If you request that a wire transfer be recalled after we initiate the transfer, we cannot guarantee that we will be able to recover the funds."

3. A new paragraph is added after the section entitled, Account Balances; Errors; Unauthorized Transactions and Forgeries; Limitation of Liability. The effective date of this new paragraph is August 1, 2020:

"Fraud Prevention. You acknowledge that there is a growing risk of losses resulting from unauthorized items. We offer products and services that provide effective means for controlling the risk from such unauthorized items. In addition, we may recommend that you use certain fraud prevention practices with respect to your deposit accounts to reduce your exposure to fraud. If your account is eligible to receive these types of products and services, and you fail to implement any of these products or services (including any product or service that we offer after the date of this Agreement), or if you fail to follow our recommended fraud prevention practices, you agree that you will be precluded from asserting any claims against us for paying any unauthorized, altered, counterfeit or other fraudulent item that such product, service or practice was designed to detect or deter, and we will not be required to re-credit your account or otherwise have any liability for paying such items."

Section 6, Other Provisions, is amended so the paragraph entitled Check Signature Verification states:

"We may process certain checks mechanically, based on the information encoded on the items. Although we may review checks or signatures from time to time, you understand that reasonable commercial standards do not require us to review checks or require us to compare the signature on any item to a signature in our records."

Funds Availability Disclosure, is amended as follows:

1. A few wording changes are made and headings are changed to enhance clarity.
2. The cut off time for leaving a deposit in one of our night depository facilities is changed from 7:00 a.m. to 8:00 a.m.
3. Prior to the amendment, the Funds Availability Disclosure referred to making \$200 or \$5,000 available to you even if we are placing certain types of holds on your deposit. Those amounts are changed from \$200 to \$225 and from \$5,000 to \$5,525 each time they occur.

4. The following new information is added:

"Government Checks, Cashier's Checks, and Other Types of Special Checks.

Unless we notify you of a delay, our policy is to make funds from these checks available as follows. Our policy is to make funds from U.S. Treasury checks that are payable to you available on the same business day as the day of deposit. If you make a deposit in person to one of our employees into an account held by you, our policy is to make funds from the following types of deposits available on the same business day as the day of deposit:



- State and local government checks that are payable to you and are deposited in an account in the same jurisdiction that issued the check;
- Cashier's, certified, and teller's checks that are payable to you; and
- Federal Reserve Checks, Federal Home Loan Checks, and U.S. Postal Money Orders that are payable to you."

5. The following two sentences are added to the Mobile Deposit disclosure:

"The specific funds availability requirements provided above for cash, electronic payments and checks do not apply to Mobile Deposits."

"Please refer to the Mobile Banking Agreement for additional information regarding mobile deposit limits and availability provisions."