



Creating Opportunities

Consumer Switch Kit

We've made switching to a BBVA Checking account easy. Here's everything you need.



Follow these simple steps to move your banking relationship to BBVA:

- 1 Open a BBVA checking account.** We can help you decide which account best fits your needs. To learn more about our checking accounts visit bbvausa.com.
- 2 Stop using your previous checking account.** Allow time for outstanding checks to clear – we recommend about 10 days after written. Destroy any ATM, Debit Cards, unused checks and deposit slips.
- 3 Change your Direct Deposit.** Notify your employer of your new BBVA checking account information. To help update your direct deposit, we have included a Direct Deposit form. (See page 5)
- 4 Update Automatic Payments.** Notify anyone electronically debiting (insurance, utilities, cable, etc.) your previous account of your new BBVA checking account information. We have included an Automatic Payment Request Form to help you make the switch. (See page 6)
- 5 Close your old checking account.** After all your checks and automatic payments have cleared, close your previous checking account(s). To help close your old account we have included an Account Closing Request Form. (See page 7)

Questions? Call 1-844-BBVA USA (228-2872) or stop by your local BBVA branch and talk to a banker.

We have enclosed the proper forms that will help make the switch to BBVA easier.

Complete and send the enclosed forms to the appropriate contacts to ensure automatic payment drafts and ACH payments and credits are moved to your new BBVA checking account. In addition, we have included a letter for you to use to close your previous bank account. Below are instructions and tips to help you through the process.

Form 1 -- Direct Deposit Form

Updating your Direct Deposit(s)

Before sending the Direct Deposit Request Form:

1. Check with your contact to make sure no other forms are required.
2. Use the enclosed form to change the account number to be credited.
3. Maintain the account at your previous bank until incoming deposits have been switched to your new BBVA account.

After sending the Direct Deposit Request Form:

1. Confirm with your contact that the form was received.
2. Sign in to BBVA Online Banking or Mobile Banking to verify that your automatic payments have begun. You can also call 1-844-BBVA USA (228-2872).

Don't have Online or Mobile Banking? Download the BBVA Mobile Banking App today in the App Store, or visit www.bbvausa.com to activate online banking.

Form 2 -- Automatic Payment Request Form

Updating Automatic Payments

Before sending the Automatic Payment Request Form:

1. Review the Automatic Payment Resource information below to identify existing automatic payments.
2. Use the enclosed form to request that your automatic payment be established at BBVA.
3. Maintain the account at your previous bank until the automatic payment has been switched to your new BBVA account.

Automatic Payment Checklist:

- Insurance
- Loan/Lease Payments
- Memberships/Subscriptions
- Mortgage/Lease
- Utilities (phone, internet, electric, gas, etc.)
- Credit Cards/Check Cards

After sending the Automatic Payment Request Form:

Sign in to Online Banking or Mobile Banking to verify that your automatic payments have begun. You can also call 1-844-BBVA USA (228-2872).

Form 3 -- Account Closing Request

Before sending the Account Closing Request Form:

1. Check with your previous bank to make sure no additional information or forms are required to close the account.
2. Inquire about any possible penalties, with respect to early withdrawal, before you close your account. If you have Certificates of Deposit (CDs), it is important to check the maturity dates.

After sending the Account Closing Request:

Check account statements to verify that all accounts have a zero balance and have been closed.

How to Set Up Direct Deposit

To have your payroll directly deposited into one or more BBVA accounts, complete and sign this form, then give it to your employer or other payor — or — Use the table below to identify common payors who typically only accept government form 1199a.

To whom it may concern — Please begin making payment by direct deposit to my BBVA account.

NAME (PLEASE PRINT) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

DATE _____ PHONE _____

SIGNATURE _____

Account

ROUTING NUMBER _____

ACCOUNT NUMBER _____

Name and address of financial institution:

BBVA USA
15 South 20th Street
Birmingham, AL 35233

SAMPLE CHECK		1001
DATE _____		
PAY TO THE ORDER OF _____		\$ []
		DOLLARS
MEMO _____		
[] 000000000	[] 000 0000	[] 1001
Routing Number	Account Number	Check Number

Employed by or receive benefits from a U.S. government agency?

Type of Direct Deposit	Contact Information for that Agency
<ul style="list-style-type: none"> Social Security(SSA) Supplemental Security Income(SSA) 	Call 1-800-772-1213 (1-800-325-0778TTY) www.socialsecurity.gov
<ul style="list-style-type: none"> Civil Service Retirement (Office of Personal Management) 	Call 1-888-767-6738 (1-800-878-5707TTY) www.servicesonline.opm.gov
<ul style="list-style-type: none"> Veterans Compensation and Pension 	Call 1-877-838-2778 (1-800-829-4833TTY) www.va.gov

What's Next?

Simply Monitor Your Account — For direct deposit, it can take up to one or two months for a payor to process your request and to begin receiving electronic deposits.

Questions? We will be happy to help you with the enrollment process. Contact a friendly BBVA banker at 1-844-BBVA USA (1-844-228-2872).

Optional:

Payroll manager HR contact

Other _____

Name _____

Telephone _____

E-mail _____

Automatic Payments Change Form

(examples — monthly bill payments, loan payments)

DATE NAME

ADDRESS CITY STATE ZIP

To Whom It May Concern:

I have recently changed banks and signed up with BBVA.

You are currently withdrawing \$ _____ from the following account:

PREVIOUS BANK ROUTING NUMBER ACCOUNT NUMBER

FOR (payment reason) ON

Stop making withdrawals from this account on _____ and start making them from my new BBVA account:

NEW BBVA ROUTING NUMBER

NEW BBVA ACCOUNT NUMBER

If you have any questions, please let me know. Thank you.

Phone: _____ DAY/EVENING (circle one)

Depending upon the location of your branch, please choose one of the BBVA routing numbers below:	
Alabama	062001186
Arizona	122105744
California	321170538
Colorado	107005319
Florida	063013924
New Mexico	107000783
Texas (except Dallas)	113010547
Dallas	111907445

SIGNATURE - PRIMARY SIGNER

SIGNATURE - SECONDARY SIGNER (IF APPLICABLE)

NAME (PLEASE PRINT) / TITLE

NAME (PLEASE PRINT) / TITLE



Account Closing Request Form

Please close my checking account.

DATE _____ FINANCIAL INSTITUTION NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

To Whom It May Concern:

Effective DATE _____, please close the following checking account--ACCOUNT NUMBER _____
and send a check for the remaining balance to the address below.

If you have any questions, please let me know. Thank you.

Phone: _____ DAY/EVENING (circle one)

Sincerely,

SIGNATURE (ACCOUNT OWNER) _____

NAME (PLEASE PRINT) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____