



Small Business Account Disclosure

Document effective June 22nd, 2020

No Overdraft Service

ATM and everyday debit card transactions that would cause an overdraft may be returned or declined with no fees charged by Azlo.

Processing Policies

POSTING ORDER

The order in which withdrawals and deposits are processed

We process and 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 DEPOSIT HOLD POLICY

Funds deposited to your account less than \$5,000 and absent exceptional circumstances are usually available the same day as the deposit. See the Non-Consumer Deposit Account Agreement for a detailed description of our policy. Below are typical timelines for common deposit channels:

- Direct deposit and wire transfer: Same business day as the day of deposit
- Check deposit by mail: Same business day as the day of deposit receipt.
- If something causes a longer hold for a deposit (other than a Mobile Deposit), the first \$225 of that deposit may be made available the same business day as the deposit.
- Mobile Deposit: Within 5 business days or less. Date displayed in mobile application.

A "business day" is a non-holiday weekday. Mobile Deposit Online business days end at 8pm CST.

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 waiver of jury trial provisions in your Non-Consumer Deposit Account Agreement for additional details.

Applicable Fees and Service Charges

Your account will be subject to the terms and conditions applicable to BBVA USA accounts in the state where we maintain your account. For purposes of this disclosure and your Azlo 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 Non-Consumer Deposit Account Agreement.

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

ACCOUNT OPENING AND MAINTENANCE

Minimum Deposit Needed to Open Account	\$0
Monthly Service Charge (Monthly Fee)	\$0
Dormant Account Fee	\$0
Statement Cycle	Monthly
Requirements to Waive Monthly Service Charge	N/A
Interest-Bearing	No

ONLINE AND MOBILE BANKING

Online Banking	\$0
Mobile Banking	\$0

Message and data rates may apply - check with your wireless provider.

ACCOUNT USAGE AND TRANSACTIONS

Fee charged for using an ATM in the BBVA USA ATM network	\$0
Fee charged for using an ATM outside the BBVA USA ATM network†	\$0
International Service Fee (ATM / Non-ATM)††	\$0
Incoming Domestic Wire (per transfer)	\$0
Outgoing (Non-Repetitive) Domestic Wire (per transfer)	N/A
Push to Card (“Instant Transfer”) - Outgoing	\$1
Pull from Card (“Instant Transfer”) - Incoming over \$500	1% of amount
Pull from Card (“Instant Transfer”) - Incoming \$500 or less	2% of amount
Azlo Pro Membership	\$10/month
Azlo Pro Discount Rate - Push to Card (“Instant Transfer”) - Outgoing	\$0.75
Azlo Pro Discount Rate - Pull from Card (“Instant Transfer”) - Incoming	0.75% of amount

† ATM and/or service fees charged by other banks and ATM owners still may also apply

†† VISA charges a 1% International Service Fee on international transactions. We do not charge any fee.

STATEMENT AND RESEARCH SERVICES

Reconcile Statement	\$0
Research	\$0
Copy or Fax	\$0
Special Statement	\$0
Paper Statement Fee	\$0

RETURNED ITEMS AND NOTIFICATIONS

Insufficient Funds (NSF) - Returned Item	\$0
Insufficient Funds (NSF) - Paid Item	\$0
Special Notification - Telephone	\$0
Special Notification - Overnight	Courier Charges
Special Notification - Fax	\$0
Deposited Item Returned Fee	\$0
Re-run Deposited Item Fee	\$0
Notice of Post dated Item Fee	\$0

OTHER SERVICE CHARGES

Stop Payment Fee (Online/Phone)	\$0
Deposit Correction Fee	\$0
Frozen Account Status Fee	\$0
Garnishments/Levies	Attorney Fees
Inter-Account Transfer Fee	\$0
Account Closing Fee	\$0
Early Account Closing Fee	\$0