

BBVA Compass Denizen Truth in Savings Consumer Checking Disclosure

Last updated: [March 2019](#)

This agreement summarizes fees and terms applicable for Denizen Global Membership underlying accounts opened with our US Banking provider, BBVA Compass.^{#1}

Account Disclosure

ACCOUNT OPENING AND USAGE	Minimum Deposit Needed to Open Account	\$0
	Monthly Service Charge <i>Membership Plan: Denizen Global Membership (Denizen Financial Inc.)</i>	\$5.95
	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
	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	<p>Posting Order <i>The order in which withdrawals and deposits are processed</i></p>	<p>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.</p>
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		Note: Deposits received and posted late in the day will not cover payments and withdrawals posted earlier the same day.
	Summary of Our Deposit Hold Policy	Funds from electronic direct deposits, other electronic deposits and wire transfers will be available on the same business day as the day of deposit. 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 waiver of jury trial provisions in the Consumer Deposit Account Agreement for your account opened through Denizen for additional details.
	Summary of Our Deposit Hold Policy	Funds from electronic direct deposits, other electronic deposits and wire transfers will be available on the same business day as the day of deposit. A "business day" is a non-holiday weekday.

Full Terms & Conditions

ACCOUNT OPENING AND MAINTENANCE	Minimum Opening Deposit	\$0
	Monthly Service Charge <i>Membership Plan: Denizen Global Membership (Denizen Financial Inc.)</i>	\$5.95
	Statement Cycle	Monthly
	Dormant Account Fee	\$0

OVERDRAFT/ INSUFFICIENT FUNDS FEES	Insufficient Funds Charge (NSF) - Paid Item	\$0 per item
	Insufficient Funds Charge (NSF) - Returned Item	\$0 per 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 FEES	Stop Payment Request (Phone)	\$0 per request
	Stop Payment Request (Online Banking)	\$0 per request
DEPOSIT FEES	Deposit Item Returned	\$0 per item
	Deposit Item Returned (Foreign)	\$0 per item
	Deposit Item Re-run	\$0 per item
WIRE TRANSFER FEES (ALL FEES ARE PER TRANSFER)	Domestic:	
	- Incoming (Customer)	\$0
	International:	
	- Incoming (Customer)	\$0
TELEPHONE BANKING FEES	Staff-Assisted Call	\$0

1. 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 BBVA Compass Denizen 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.