

BBVA COMPASS INVESTMENT SOLUTIONS

Visit BBVA Compass Investment Solutions at bbvacompass.com/investments
1-800-239-1930 option 1

SELF-DIRECTED ONLINE ACCOUNTS

FEES & COMMISSION SCHEDULE¹⁰

TRADING FEES

Equities & Exchange Traded Funds (ETFs) ¹	\$9.95	per trade
Low Priced Equities	\$9.95 + 0.005/share	per trade
Options ²	\$9.95 + 0.75/contract	per trade
Options exercise/assignment ²	\$25.00	per event
Load Mutual Funds ³	See Prospectus	
All Other Mutual Funds ³	\$15.00	per trade
Short term redemptions ⁴	\$19.95	per trade
Broker Assisted Trades	Base rate + \$30.00	per trade
Fixed Income Securities ⁵	Fee Varies	

MARGIN

Margin ²	Broker call + 2.5%
Margin Extension ²	\$20.00

RETIREMENT ACCOUNT FEES

Annual Fee ⁶	\$50.00
Termination Fee	\$125.00

MISCELLANEOUS CHARGES/FEES

Retail Brokerage Account Inactivity Fee ⁷	\$35.00 per year
Account Closure	\$25.00
Transfer Security (Outgoing)	\$95.00 per transfer
Wired Funds - Domestic	\$25.00
Wired Funds - Foreign	\$25.00
Returned Checks	\$35.00
Stop Payments	\$15.00
Overnight Delivery	\$20.00
Paper Confirm Fee ⁸	\$5.00 each
Paper Statement Fees ⁸	\$5.00 each
Bond Redemptions Fee (maturities or calls)	\$15.00 per event
Voluntary Reorganizations	\$30.00 per event
Stock Dividend Reinvestment	\$1.00
Cash Due on Overdrafts ⁹	Rate varies based on market conditions

1 - Investors should consult the prospectus before investing in ETFs to consider investment objectives, charges, expenses and the risk profile of the funds.

2 - All margin and option transactions will be subject to the execution, delivery and acceptance of separate agreements. If interested in these services, please contact the trading desk at 1-800-239-1930, option 1.

3 - Mutual fund purchases must be the greater of \$100 or the fund's minimum initial investment. Certain funds are subject to a \$10 surcharge.

4 - If fund is sold or exchanged during holding period, a short-term redemption fee may apply. Holding periods vary by fund, please consult fund prospectus.

5 - Contact trading desk at 1-800-239-1930 option 1, to trade fixed income securities. BCIS may act as riskless principal on any fixed income transaction. When acting as riskless principal, we will add a markup to any purchase, and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

6 - Charged annually on account anniversary.

7 - Inactivity charges apply to any account in which securities are held for one calendar year without a trade, free credit or margin interest.

8 - This fee may be avoided by opting for electronic delivery of statements and confirms. Login to your BCIS account at bbvacompass.com/investment and follow the prompts to go paperless.

9 - Applicable when account balance is not sufficient to cover the purchase of securities or other services/charges. The shortfall will be financed at the current rate. If the debt is not covered within a reasonable period, securities within your account will be sold to cover the debt and your account could be restricted for 90 days.

10 - Processing Fees assessed by third parties may be passed through to your account. Some products and services may incur additional fees or transaction minimums not specifically listed in this schedule.

SECURITIES AND INVESTMENT PRODUCTS		
NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL AGENCY	
NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE

Securities made available through BBVA Compass Investment Solutions ("BCIS"), a division of BBVA Securities Inc., member FINRA and SIPC and an affiliate of Compass Bank. BBVA Compass is a trade name for Compass Bank.