

Self-Directed Investments¹¹

Visit us at bbvacompass.com/investments to get started.

Manage investments yourself with a self-directed brokerage account. Within minutes, you could **easily open an account online** to invest in:

- Equities
- Exchange-Traded Funds (ETFs)
- Mutual Funds
- Options¹
- Margin Accounts²

We offer discounted trading with easy access online or through the app. Remote check deposit is an account funding option, and we also provide online access to extensive research and market news.

Types of Accounts Available:

- Individual Account
- Roth IRA - Participant
- Roth IRA - Rollover
- Traditional IRA - Participant
- Traditional IRA - Rollover

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

1. Options trading entails a significant level of risk and is not appropriate for all investors. Certain requirements must be met to trade options. Options transactions will be subject to the execution, delivery, and acceptance of separate agreements with Pershing LLC, the clearing firm for BBVA Securities Inc. You should consult with your tax advisor since options trading may affect your tax situation.

2. All margin transactions will be subject to the execution, delivery, and acceptance of separate agreements with Pershing, LLC, the clearing firm for BBVA Compass Investment Solutions, a Division of BBVA Securities Inc.



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 trade
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

- Investors should consult the prospectus before investing in ETFs to consider investment objectives, charges, expenses and the risk profile of the funds.
- 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.
- Mutual fund purchases must be the greater of \$100 or the fund's minimum initial investment. Certain funds are subject to a \$10 surcharge.
- 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.
- 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.
- Charged annually on account anniversary.
- Inactivity charges apply to any account in which securities are held for one calendar year without a trade, free credit or margin interest.
- 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.
- 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.
- 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.
- The Self-Directed Fees & Commission schedule is only applicable to brokerage accounts opened through the online self-directed process. This account type is only available to US Citizens and resident aliens.

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. Rev. 12/2018 / #574761