

Financial Solutions for Professionals.

One of the many rewards of achieving your professional goals is the ability to pursue your personal goals. When opportunities arise, we can help you take advantage of them with flexible banking services:

Checking Accounts

- Easy, on-the-go accounts that are built specifically for the way you bank
- Unlimited check writing
- Complimentary Online and Mobile Banking
- One complimentary BBVA Compass Debit Card

Professional Mortgage Loan

- Financing available with low down payment
- Loan sizes available up to \$1,750,000.¹
- Private mortgage insurance is not required
- Single-family detached homes, condos and townhomes are eligible
- Student loan deferred for 12 months are not counted in qualifying ratios
- Refinances with high loan-to-values are also available

Equity Optimizer® Line of Credit Home Equity Loan

- Financing available up to \$1,750,000¹
- Low variable rate with fixed-rate option for lines
- Low fixed rate for loans
- No application fees; bank-paid closing cost on Home Equity Loans and Home Equity Lines on amounts up to \$500,000²
- Potential tax advantages³
- Combined loan to value of up to 95% on loans and lines (except Texas HE loans and lines), with loan amounts between \$25,000 and \$1,000,000

Visa ClearPoints Credit Card

- No Annual Fee⁴
- Access credit using convenience checks and ATMs
- Complimentary BBVA Wallet to track spending, rewards and access to other features
- Qualifying Purchases will earn CompassPoints® and can be redeemed for account credits

Unsecured Loan

- Available up to \$150,000
- Low fixed rate with a variety of loan terms
- No application
- Receive loan proceeds in one-time lump sum

STARLINE of Credit⁵

- Available in amounts up to up to \$150,000
- Low variable rate with interest-only payment period for a limited time
- Access money only when you need it with convenience checks

Eligible applicants include: resident or practicing physicians, attorneys, oral surgeons, dentists and CPAs.

Checking Accounts: All checking accounts and Debit Cards are subject to approval, which may include credit approval. \$25 minimum opening deposit required. Miscellaneous fees and service charges apply. Additional terms may apply. Please refer to the Terms & Conditions for each product or service for complete details. Products, features, and benefits offered with accounts are subject to change at any time.

1. Maximum line amount for home equity lines of credit in first lien position is \$1,750,000. Maximum line amount for second lien home equity lines of credit and all home equity loans is \$1,000,000. All home equity loans and lines of credit are subject to program eligibility, collateral and underwriting requirements, and approval, including credit approval. Home equity loans and lines of credit available only for properties located in Alabama, Arizona, California, Colorado, Florida, New Mexico and Texas.
2. Closing Costs for Home Equity Loans and Lines of Credit: BBVA Compass will pay for all closing costs on new home equity products with amounts ranging from \$10,000 to \$500,000. This offer is valid for all Home Equity Products except for purchase money second Home Equity Loans and Lines of Credit, which are borrower paid regardless of loan/line amount. Credit requests for less than \$10,000 or more than \$500,000 shall be subject to actual closing costs incurred and permitted by law. Bank-paid closing costs are subject to recoupment if the loan or line of credit is paid off and closed within 2 years (not applicable in Texas). To be eligible for bank-paid closing costs, you must to complete a \$10,000 draw within 30 days of account opening which must remain outstanding for 90 days (not applicable in Texas). Closing costs vary by state and typically range from \$675 on a \$10,000 credit line to \$6,250 on a \$500,000 credit line. Texas closing costs typically range from \$935 to \$4,165 depending on credit line amount.
3. Potential tax advantages: Please consult a tax advisor regarding the deductibility of interest.
4. All credit cards subject to approval including credit approval. Intro Purchase APR: 0.00% through the end of the 13th billing cycle after the account is opened for all Purchases posted to the account within the same period. Intro Balance Transfer APR: 0.00% through the end of the 13th billing cycle after the account is opened for all Balance Transfers requested within 30 days of account opening. After those introductory time periods, Purchase APR and Balance Transfer APR: 12.24% to 30.24% variable, based on creditworthiness. Balance Transfer Fee: Either \$10 or 4% of the transaction amount, whichever is greater. Cash Advance APR: 23.24% to 30.24% variable, based on creditworthiness. Cash Advance Fee: Either \$10 or 4% of the amount of each cash advance, whichever is greater. If you take advantage of any promotional offer for Balance Transfers, Convenience Checks, or Cash Advances, you may lose your grace period on new purchases because you must pay your entire balance each month, including any balance(s) created by promotional offers, by the payment due date to avoid interest on Purchase transactions. Foreign Transaction Fee: 3% of each transaction in US dollars. Minimum Interest Charge: \$1. Please see credit card terms and conditions. CompassPoints only accumulate on Qualifying Purchases. A "Qualifying Purchase" is any purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchase made by holding you BBVA compass Visa Card or another device up to a secure reader instead of swiping your card), or small-dollar purchase for which you are not required to sign, made with your BBVA Compass Visa Card, that is processed or submitted through the Visa U.S.A. Inc. payment system. Account must be in good standing to earn and redeem points. For more information and Terms & Conditions on CompassPoints, visit bbvacompass.com/rewards or call 1-87-REWARDS1 (1-877-392-7371)
5. STARLINE of Credit: STARLINE of Credit requires auto debit of payment from a BBVA Compass checking account. STARLINE of Credit not available in Colorado. Apple Pay is a trademark of Apple Inc.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC and Equal Housing Lender.
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