

Wire Transfer Instructions

Enclosed is your Personal Identification Number (PIN) for initiating a wire transfer. Please inspect the PIN to ensure that its confidentiality has not been compromised and keep your PIN personal and secure.

Your PIN is not to be used by anyone other than yourself and will be canceled immediately if violated.

The cut-off time for processing

Domestic outgoing wires	4:00 p.m. CT	Foreign Dollar International wires	2:30 p.m. CT
US Dollar International wires	3:30 p.m. CT	Incoming wire	5:00 p.m. CT

Wire Department telephone and fax numbers

Telephone Numbers (toll free within US)	800-239-9137 or 205-524-6128 (AL)	866-248-1368 (TX)
Fax Numbers: (toll free within US)	800-755-7423 or 205-524-8238 (AL)	866-248-1036 (TX)

Domestic Outgoing Wire Transfers

Wire requests within US (Domestic) may be voice initiated or faxed.

To voice initiate a wire transfer, call the Wire Department and select option #1. Identify yourself by providing your first and last name. A wire representative will ask for your PIN, telephone number and if your wire request is a repetitive or non-repetitive wire. For repetitive wires, BBVA Compass will need the repetitive code, the amount, and if applicable, any reference information. For non repetitive wires, BBVA Compass will need the debit account number, account name, receiving bank aba routing number, beneficiary name, beneficiary address if available, and account number and if applicable, reference information.

To fax a wire transfer request, complete the attached form and fax to the wire department. Customer instructions must be authenticated by calling Wire Department and providing PIN verbally. The form may be copied and used for future wires.

International Outgoing Wire Transfers

Foreign Currency Exchange Rates (indicative) may be obtained by contacting:

Wire Department	800-239-9137, Option 5	Foreign currency < 50,000
Foreign Exchange Services	877-768-4032	Foreign currency > 50,000

Wire Requests sent in USD and foreign currency - Use the attached form, fax instructions to Wire Department.

Wire Department	800-755-7423 or 205-524-8238 (AL)	866-248-1036 (TX)	Foreign currency < 50,000
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Wire Requests sent in foreign currency - Use the attached form, fax instructions to Foreign Exchange Services.

Wire Department	956-784-8444	866-248-1036	Foreign currency > 50,000
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Note: All international wire instructions must contain pertinent information including name of receiving Bank, Branch address, City, and Country. Any special identification numbers or information, beneficiary name, address, and account number should also be included.

Incoming Wire Transfers

To receive an incoming wire to a BBVA Compass account, pertinent information must be provided to the sending financial institution in order for funds to be properly applied and must include the Customer's name, the 8 or 10 digit account number and the correct routing number for the state where your account is held:

Alabama	062001186	Colorado	107005319	Texas	113010547
Arizona	122105744	Florida	063013924		
California	321170538	New Mexico	107000783		

Select one option

☐ Customer will phone
Wire Department
(Telephone numbers listed below)

☐ BBVA Compass will
phone customer at _____
Repetitive Code: _____

Wire Initiation Form for PIN Users

☐ Consumer ☐ Non-Consumer
Date: _____

For FX Services Only

Agent: _____

Time: _____

Pin Received: ☐ Yes ☐ No

Reference #: _____

Amount Information

☐ To be sent in USD: Domestic or International*

USD Amount: _____

☐ If International wire, do not convert currency.

☐ Foreign Currency Type: _____

The exchange rate applied to this request is: _____

Rate Confirmation (if applicable): _____

You have requested that we exchange/wire _____
(amount of foreign currency) to credit designated Beneficiary account
noted in this request.

The exchange rate applied to your request equates to:

USD \$ _____

Receiving/Beneficiary Bank Information

Bank Name: _____

(Bank where beneficiary or beneficiary bank holds an account)

Bank Address: _____

(Please provide at minimum city, and state or country)

Bank ID: _____

(ABA#, SWIFT No., or other routing code)

Other Information: _____

Originator Information

Debit Account #: _____

Account Name: _____

Account Street Address: _____

Reason for transfer: _____

Beneficiary Information

Credit Account #: _____

Account Name: _____

Account Street Address: _____

Note: To prevent delaying and assure timely processing, please complete the
beneficiary address information above.

Intermediary/Beneficiary Bank Information

Bank Name: _____

Bank Address: _____

Bank ID: _____

(code or other identifying information)

Reference Beneficiary Information

TO BE COMPLETED BY WIRE TRANSFER DEPARTMENT

Initiated by: _____

Reviewed by: _____

Cost Center: _____

Telephone Numbers/Fax Numbers

Foreign Currency less than \$50,000 USD

Wire Transfer Department

Fax (Alabama) 205-524-8238 or 800-755-7423

Telephone (Alabama) 205-524-6128 or 800-239-9137

Foreign Currency more than \$50,000 USD

Foreign Exchange Services (FX Desk)

Fax FX Desk: 956-784-8444 or 866-248-1036

Telephone FX Desk: 877-768-4032

The following section is applicable to Non-Consumer transactions only. If Company requests that United States Dollars (USD) be sent to a foreign country by initiating an international wire transfer in USD through BBVA Compass, BBVA Compass may (but is under no obligation to do so) automatically convert, or arrange with any of its designated correspondent banks to automatically convert, the Company's USD wire transfer to the foreign currency of the beneficiary's account ("AutoConvert").

In the alternative, the beneficiary's bank (or its correspondent) may upon receipt convert the payment into the relevant foreign currency. Neither alternative requires any action or processing change on the Company's part. However, the Company may, if it chooses to, opt out of AutoConvert, either in full (i.e., as to all beneficiaries and foreign currencies), or in part (i.e., only as to certain beneficiaries and currencies), by sending a written notice to BBVA Compass clearly detailing its request, in which event, neither BBVA Compass nor its designated correspondent banks will convert such wire transfer amounts from USD.

In the event that the Company's wire is automatically converted by BBVA Compass or its designated correspondent bank under AutoConvert, and the foreign beneficiary requires the payment to be received in USD, the wire will be re-converted by our designated correspondent bank and settled in USD.

If the Company's transfer is returned for any reason, the Company agrees to accept the refund in USD. BBVA Compass will calculate the refund based on the buying rate of exchange of the foreign currency on the date of the refund. The exchange rate will include a commission to BBVA Compass for making the exchange. The Company agrees to accept this amount as a full refund, even if it is less than the original amount BBVA Compass transferred. The Company also agree to pay BBVA Compass all other charges and expenses BBVA Compass incurs either as a result of a USD or foreign currency funds transfer.

Transactions processed in foreign currency denominations are subject to daily (or more frequent) changes in exchange rates. When BBVA Compass or our specified correspondent bank converts a transaction under AutoConvert, BBVA Compass may determine at its discretion the currency exchange rate and then assign that currency exchange rate to the Company's transaction. The Company agrees to this procedure and agrees to accept the resulting determination of the currency exchange rate. BBVA Compass and its designated correspondent banks may consider many factors in setting currency exchange rates for these purposes. These factors include exchange rates set by others, its desired rates of return, market risk, and credit risk. Neither BBVA Compass nor any of its correspondent banks shall be responsible for any liability the Company may incur if its currency exchange rates are different from rates (1) offered or reported by third parties; (2) offered by BBVA Compass (or our correspondent) at a different time, at a different location or for a different transaction amount; or (3) that involve different payment media (such as bank notes, checks and wire transfers). The Company further acknowledges that: (a) its currency exchange rates for retail and commercial transactions, and for transactions affected after its regular business hours or on weekends, are different (and usually less favorable to the Company) than the exchange rates for large interbank transactions affected during a business day, and (b) revenue resulting from fees and rates assessed or applied by our designated correspondent banks in connection with currency conversions under AutoConvert may be shared between BBVA Compass and its correspondent.

Alternatively, when a beneficiary's bank (or its correspondent bank) converts a USD transaction into a foreign currency, such conversion will be subject to rates and fees assessed by such banks, and may be further subject to various local laws and practices. BBVA Compass has no control over those rates, fees or conditions, and the Company authorizes BBVA Compass to process any resulting charges or credits to the Company's account.

Notice Regarding Foreign Currency Exchange/Wires

You have requested that BBVA Compass wire/exchange funds in an equivalent amount to foreign currency to be credited to the account designated in the Wire Transfer Request executed contemporaneously here with. The exchange rate applied and equivalency to USD has been disclosed to you. The stated amount, plus any applicable fees, is required in collected funds in order to complete this transaction.