



41 GREER BERNSTEIN
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TUCSON AZ 85750

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvausa.com

Write BBVA
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
FREE CHECKING	6763563055	\$476.68	\$80.31
Total Deposit Accounts		\$476.68	\$80.31

Avoid potential scams.

Please remember that BBVA will never call, email, or text you and ask for your PIN or private financial information. For security tips and helpful links, please visit our Security Center at bbvausa.com/security



Your Bank for Mortgage Solutions.

Looking to buy a new home or refinance? BBVA offers a variety of mortgage solutions to choose from with flexible down payment options.* Call your local banker or visit bbvausa.com/mortgage to learn more.

*Minimum down payment requirements vary by loan program, property type and property location. Loan amount and income restrictions may apply. Other conditions apply; ask for details. Borrowers should note that low-or no-down-payment financing will result in little or no equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates.

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FREE CHECKING

Account Number: 6763563055 - GREER BERNSTEIN

Activity Summary

Beginning Balance on 9/8/20	\$476.68
Deposits/Credits (18)	+ \$5,411.06
Withdrawals/Debits (72)	- \$5,807.43
Ending Balance on 10/7/20	\$80.31

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/8		ATM WITHDRAWAL - BBVA USA ATM0729 194509 09/05/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$120.00	
9/8		CHECKCARD PURCHASE - WALGREENS STORE VISA 9999999909/06/20 CARD XXXXXX7526 POS -AT WALGREENS STORE 711TUCSON AZ		\$39.04	
9/8		DEBIT FOR VENMO PAYMENT CO REF- 4384948083		\$60.00	
9/8		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M5448		\$150.00	
9/8		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M2696		\$45.00	
9/8		DEBIT FOR CHECKCARD XXXXXX752609/03/20 QUICK N CLEAN 28 TUCSON AZ		\$9.95	
9/8		DEBIT FOR CHECKCARD XXXXXX752609/06/20 CIRCLE K 01957 TUCSON AZ		\$22.25	
9/8		DEBIT FOR CHECKCARD XXXXXX752609/06/20 THIRSTYS NEIGHBORHOOD G TUCSON AZ		\$24.77	\$5.67
9/9		DEBIT FOR FINWISERISEPMT PAYMENT CO REF- 000000001150360		\$188.64	
9/9		DEBIT FOR MOUNTAIN SUMMIT 8558196999 CO REF- 2009081638425AU		\$212.40	
9/9		REFUND CONS NSF FEES CUSTOMER SERVICE REFUND	\$38.00		
9/9		ATM DEPOSIT	\$270.00		
9/9		ATM DEPOSIT	\$185.06		\$97.69
9/10		INSUFFICIENT FUNDS-PAID ITEM \$188.64 DEB IT FOR FINWISERISEPMT PAYMENT CO REF- 00 0000001150360		\$38.00	
9/10		INSUFFICIENT FUNDS-PAID ITEM \$212.40 DEB IT FOR MOUNTAIN SUMMIT 8558196999 CO REF - 2009081638425AU		\$38.00	
9/10		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M5454		\$45.00	
9/10		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M3712		\$54.00	
9/10		ATM DEPOSIT	\$80.00		\$2.69
9/11		INSUFFICIENT FUNDS-PAID ITEM \$45.00 DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M545 4		\$38.00	
9/11		INSUFFICIENT FUNDS-PAID ITEM \$54.00 DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M371 2		\$38.00	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/11		REFUND CONS NSF FEES CUSTOMER SERVICE REFUND	\$114.00		\$40.69
9/14		ATM DEPOSIT	\$700.00		
9/14		ATM WITHDRAWAL - BBVA USA ATM0729 183306 09/12/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$20.00	
9/14		CHECKCARD PURCHASE - WALGREENS STORE VISA 9999999909/13/20 CARD XXXXXX7526 POS -AT WALGREENS STORE 711TUCSON AZ		\$30.69	
9/14		DEBIT FOR SHELLM ONLINE PMT CO REF- 110220776404952		\$60.00	
9/14		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M1656		\$80.00	
9/14		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M3538		\$40.00	
9/14		DEBIT FOR NORDSTROM PAYMENT CO REF- 043000094175446		\$250.00	
9/14		ATM DEPOSIT	\$160.00		\$420.00
9/15		DEBIT FOR BARCLAYCARD US CREDITCARD CO REF- XXXXX3543		\$250.00	
9/15		DEBIT FOR CHECKCARD XXXXXX752609/14/20 Spotify USA 877-7781161 NY		\$10.60	\$159.40
9/16		ATM WITHDRAWAL - BBVA USA ATM0729 165655 09/16/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$40.00	
9/16		DEBIT FOR CHECKCARD XXXXXX752609/14/20 CASH 1 351 602-3621664 AZ		\$36.79	
9/16		DEBIT FOR CHECKCARD XXXXXX752609/14/20 CHECKMATE LLC 602-5220679 AZ		\$65.10	\$17.51
9/18		CHECKCARD PURCHASE - 7-ELEVEN VISA 00MN4F2009/18/20 CARD XXXXXX7526 POS -AT 7084 E. BROADWAY TUCSON AZ		\$14.83	
9/18		BRANCH DEPOSIT	\$1,000.00		
9/18		CHECKCARD PURCHASE - WHOLEFDS RRD #10 VISA 9999999909/18/20 CARD XXXXXX7526 POS -AT WHOLEFDS RRD #10 55TUCSON AZ		\$47.95	
9/18		ATM WITHDRAWAL - BBVA USA ATM0723 223700 09/18/20 CARD XXXXXX7526 ATM-AT 4707 E. GRANT RD		\$120.00	\$834.73
9/21		ATM DEPOSIT	\$110.00		
9/21		CHECKCARD PURCHASE - WALGREENS STORE VISA 9999999909/20/20 CARD XXXXXX7526 POS -AT WALGREENS STORE 898TUCSON AZ		\$52.72	
9/21		CHECKCARD PURCHASE - MICROSOFT*MICROS VISA 0422115009/21/20 CARD XXXXXX7526 POS -AT-- MSBILL.INFWA		\$7.41	
9/21		DEBIT FOR AMEX EPAYMENT ACH PMT CO REF- M0106		\$100.00	
9/21		CREDIT FOR CASH 1-351 4803276730 CO REF- 3105677	\$500.00		
9/21		DEBIT FOR CHECKCARD XXXXXX752609/19/20 Roku for Showtime Digit 816-2728107 DE		\$11.66	
9/21		DEBIT FOR CHECKCARD XXXXXX752609/19/20 SABINO VETERINARY CARE TUCSON AZ		\$138.00	
9/21		DEBIT FOR CHECKCARD XXXXXX752609/19/20 CASH 1 351 602-3621664 AZ		\$455.78	\$679.16
9/22		DEBIT FOR GLOBAL GHLLC.COM DEPOSITTRN CO REF- 000000058812928		\$290.00	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/22		DEBIT FOR VENMO PAYMENT CO REF- 4473874728		\$49.00	
9/22		DEBIT FOR MOUNTAINSUMMIT 8558196999 CO REF- 200921163818S0S		\$212.40	\$127.76
9/23		BRANCH DEPOSIT	\$700.00		\$827.76
9/24		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M6544		\$75.00	
9/24		DEBIT FOR LOANMART WEB PYMNT CO REF- XXXXX9842		\$566.19	
9/24		DEBIT FOR CHECKCARD XXXXXX752609/23/20 CIRCLE K 02907 TUCSON AZ		\$19.72	\$166.85
9/25		INCOMING WIRE REF 20200925F2QCZ60C00525609251633FT03 ORG SKY TRAIL SERVICIN	\$800.00		
9/25		WIRE FEE REF 20200925F2QCZ60C00525609251633FT03 ORG SKY TRAIL SERVICIN		\$15.00	
9/25		ATM WITHDRAWAL - BBVA USA ATM0729 220201 09/25/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$80.00	\$871.85
9/28		ATM WITHDRAWAL - BBVA USA ATM0729 150914 09/26/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$120.00	
9/28		ATM WITHDRAWAL - BBVA USA ATM0729 002412 09/27/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$20.00	
9/28		ATM WITHDRAWAL - BBVA USA ATM0727 234031 09/27/20 CARD XXXXXX7526 ATM-AT 7880 E. BRDWAY BLVD		\$20.00	
9/28		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M5546		\$125.00	
9/28		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M0488		\$135.00	
9/28		DEBIT FOR CHECKCARD XXXXXX752609/25/20 APPLIED BANK PROCESSING 561-982-9111 DE		\$89.00	
9/28		ATM DEPOSIT	\$160.00		
9/28		DEBIT FOR CHECKCARD XXXXXX752609/26/20 CHECKMATE LLC 602-5220679 AZ		\$65.10	
9/28		DEBIT FOR CHECKCARD XXXXXX752609/26/20 CASH 1 351 602-3621664 AZ		\$44.13	
9/28		ATM WITHDRAWAL - BBVA USA ATM0729 212709 09/28/20 CARD XXXXXX7526 ATM-AT 6393 E. SPEEDWAY BL		\$40.00	\$373.62
9/29		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M1896		\$80.00	
9/29		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M4504		\$75.00	\$218.62
9/30		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF- M3816		\$140.00	
9/30		DEBIT FOR CHECKCARD XXXXXX752609/28/20 STARBUCKS STORE 52166 TUCSON AZ		\$7.01	
9/30		CHECKCARD PURCHASE - WALGREENS STORE VISA 9999999909/30/20 CARD XXXXXX7526 POS -AT WALGREENS STORE 711TUCSON AZ		\$22.28	\$49.33
10/1		CHECKCARD PURCHASE - ALBERTSONS #0963 VISA 4576000410/01/20 CARD XXXXXX7526 POS -AT ALBERTSONS #0963 TUCSON AZ		\$22.68	\$26.65



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
10/2		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF-M3838		\$15.00	
10/2		DEBIT FOR CHECKCARD XXXXXX752610/01/20 E-KONOMY - TUCSON RETAI TUCSON AZ		\$4.43	\$7.22
10/5		ATMDEPOSIT	\$240.00		
10/5		ATM WITHDRAWAL - BBVA USA ATM0724 214243 10/04/20 CARD XXXXXX7526 ATM-AT 5045 E. BROADWAY BL		\$40.00	
10/5		CREDIT FOR CASH 1-351 4803276730 CO REF-3127890	\$34.00		
10/5		DEBIT FOR SPEEDY #95 PAYMENT CO REF-38285915		\$112.76	
10/5		DEBIT FOR CHECKCARD XXXXXX752610/01/20 CANYONS CROWN RESTAURA 520-4045422 AZ		\$9.80	
10/5		DEBIT FOR CHECKCARD XXXXXX752610/02/20 3FreeCreditScoreinfo 85 855-2103770 NJ		\$1.00	
10/5		DEBIT FOR CHECKCARD XXXXXX752610/02/20 threefreescorescom 8552 855-2103984 CA		\$1.00	
10/5		DEBIT FOR CHECKCARD XXXXXX752610/02/20 CREDMONITORINGSOLS 833-628-3563 NY		\$1.00	\$115.66
10/6		DEBIT FOR MOUNTAINSUMMIT 8558196999 CO REF- 201005164124RCC		\$212.40	
10/6		ATMDEPOSIT	\$200.00		\$103.26
10/7		INSUFFICIENT FUNDS-PAID ITEM \$212.40 DEB IT FOR MOUNTAINSUMMIT 8558196999 CO REF - 201005164124RCC		\$38.00	
10/7		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF-M5324		\$15.00	
10/7		CREDIT FOR CASH 1-351 4803276730 CO REF-3130690	\$50.00		
10/7		DEBIT FOR AMEXEPAYMENT ACH PMT CO REF-M4020		\$80.00	
10/7		DEBIT FOR CHECKCARD XXXXXX752610/05/20 QUICK N CLEAN 28 TUCSON AZ		\$9.95	
10/7		ATMDEPOSIT	\$70.00		\$80.31
Ending Balance on 10/7					\$80.31
Totals			\$5,411.06	\$5,807.43	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.

*The Date provided is the business day that the transaction is processed.

Periodic Non-sufficient Funds and Overdraft Charge Summary		
	Total this Period	Total 2020 YTD
Total overdraft (OD) fees <i>(includes NSF-paid item charges and extended OD charges)</i>	\$190.00	\$722.00
NSF-returned item charges	\$0.00	\$38.00



How to Balance Your Account

- Step 1** • Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
 - Record all automated deductions, debit card transactions and electronic billpayments.
 - Record and deduct service charges, check printing charges, or other bank fees.
 - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** • If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** • List any deposits or credits you have made that do not appear on this statement (see space provided below).
- Step 4** • List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

Balancing Your Register to this Statement

Step 5 •Enter the "current balance" shown on this statement	
•Add total from Step 3	
•Subtotal	
•Subtract total from Step 4	
•This balance should equal your register balance	
If it does not agree, see steps below	\$

If your account does not balance, review the following:

- Check all your addition and subtraction above in your register.
- Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
- Amounts of deposits and withdrawals on this statement should match your register entries.
- If you have questions or need assistance, please refer to the phone number on the front of this statement.

Change of Address

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Electronic Transfers *(for consumer accounts only)*

In case of errors or questions about your Electronic Transfers, write to BBVA, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

Overdraft Protection

Calculation of Interest Charge and Balance Subject to Interest Rate. The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance" (Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate". Payments. Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATMs) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATMs via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA business days are Monday through Friday, excluding holidays.

In Case of Errors or Questions About Your Statement (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquiries may be made by calling your local BBVA branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from your checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

Reporting Other Problems

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

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