

BBVA Compass Build My Savings

— OVERVIEW

Discover the advantages and benefits of goal-based savings

We all have goals that we want to save for - a vacation, furniture, a down payment on a car or home, or even a rainy day fund. But sometimes, we just need a little help getting there. With the Build My Savings account from BBVA Compass, you can build an account that makes saving easy for you, and then rewards you for sticking to your plan. So hopefully, you can reach your savings goals easier and faster.

Benefits Include:

- Earn interest on entire balance
- Receive a Match Bonus once you successfully complete your savings plan
- Minimum opening deposit of only \$25

Ways to Apply

Find a Location

[\(/content/bbvacompass/en/personal/locations.html\)](/content/bbvacompass/en/personal/locations.html)

 Call 1-800-COMPASS (tel:1-800-266-7277)

Build Your Account*

Choose an opening balance of at least \$25 for your Build My Savings account. Then set up an automatic transfer from your BBVA Compass consumer checking account to your Build My Savings account. It's easy and you're in control.

You determine:

- Your starting balance of at least \$25
- How much and how often to transfer each month
- The length of your plan - 6 or 12 month options

Earn a Match Bonus on your transfers**

Stick to your plan and we'll match 1.0% of your total transfer amount - with a maximum of \$50 for a 12 month savings plan and \$25 for a 6 month savings plan. The amount of your Build My Savings Match Bonus is based on opening balance, transfer amount and savings plan term. Use our interactive calculator below to find out how much of a Match Bonus you can earn.

You may also be interested in:

BBVA Compass ClearChoice Free Checking

BBVA Compass ClearChoice Free Checking (</checking-accounts/free-checking.html>) keeps you in control of your money using an award-winning Mobile Banking app, Online Banking, customizable alerts, Bill Pay, and full-service in-branch banking.

Learn More (</content/bbvacompass/en/personal/checking-accounts/free-checking.html>)

— CALCULATOR

How much will your Match Bonus be?

See how quickly your savings can add up with automatic transfers and a potential Match Bonus of \$50 for a 12 month plan or \$25 for a 6 month plan.

Opening Balance

\$25

Transfer Amount

\$25

TRANSFER FREQUENCY

- Monthly
- Twice a Month
- Every Other Week
- Weekly

TERM

- 12 months
- 6 months

MATCH BONUS

FEES, RATES, AND PRICING

Account Fees:

- Paper statements: \$3 per statement cycle¹
- Image statements: \$5 per statement cycle
- Withdrawal Service Charge: \$10 per withdrawal

View a printable, detailed summary of account terms and fees with the BBVA Compass Build My Savings account:

[View Pricing, Requirements, and Terms \(/content/bbvacompass/en/personal/disclosure/buildmysavings.html\)](#)

Interest Rates

Daily Collected Balance	APY ⁺	Interest Rate
All balances	0.050%	0.05%

Rates current as of January 15, 2017 and subject to change.

⁺Annual Percentage Yield. Fees could reduce the earnings on the account. See important **terms and conditions (/disclosure/buildmysavings.html)** for Build My Savings.

Pricing Information

Minimum Opening Deposit

\$25

Switch to BBVA Compass

Download the Consumer Switch Kit and begin banking with BBVA Compass today!

[Download Now \(PDF\) \(/content/dam/bbva/usa/en/pdf/checking-savings/consumer-switch-kit.pdf\)](#)

With BBVA Compass Build My Savings, you'll enjoy:



**Online
Banking**



**Mobile
Banking**



**ATM
Banking**



**Direct
Deposit**



**Safety &
Security**

**From paying bills to transferring
money, you can do what you want,
when you want.**

View Demo (<https://www.youtube.com/embed/QNA-zAhnVIE>)

Details you need to make a smart decision

*All Accounts are subject to approval, which may include credit approval. You must also have a BBVA Compass consumer checking account for the origination of transfers. \$25 minimum opening deposit required for checking and savings accounts. Savings Plan must include an automatic, reoccurring, preauthorized transfer of at least \$25 per transfer. At the end of the savings plan term, your account will convert to a BBVA Compass ClearChoice savings account. Please refer to the [terms and conditions \(/disclosure/buildmysavings.html\)](#) for additional details. Additional terms and miscellaneous fees may apply. Products, features, and benefits offered are subject to change at any time.

** Match Bonus limited to a maximum of \$50 for the 12 month plan, or \$25 for the 6 month plan. Match Bonus may be subject to IRS tax reporting.

Withdrawal transactions from savings and money market accounts are governed by federal law and, if transaction limitations are exceeded, the account could be reclassified as non-interest bearing. Federal law limits transfers to another deposit account with BBVA Compass or to a third party by means of a preauthorized agreement, telephonic request, check, debit card, draft or similar order (including Online Banking transfers and sweep transfers from a savings or money market account) to a total of six (6) per month. There is no limit on the number of withdrawals from such accounts when made in person at a BBVA Compass banking office or at an automated teller machine. Withdrawal transactions are subject to Excess Transaction Fees.

¹**Paper Statements:** You will receive a paper account statement by mail. There is a Paper Statement Fee of \$3.00 per statement cycle; however, you can choose to turn off Paper Statements and receive your account statements electronically through Online Banking at no additional charge. Visit www.bbvacompass.com/go/paperless/ (</digital-banking-services/online-banking.html>) for more information.

About BBVA Compass

[Our Story \(/our-story.html\)](/our-story.html)

[Investor Relations \(http://bbva.investorroom.com/\)](http://bbva.investorroom.com/)

[Security Center \(/security.html\)](/security.html)

[Find a Branch \(http://secure.bbvacompass.com/locations/\)](http://secure.bbvacompass.com/locations/)

[Customer Service \(/customer-service.html\)](/customer-service.html)

[Careers \(/our-story/careers.html\)](/our-story/careers.html)

Additional Services

[Investment Services \(/investments.html\)](/investments.html)

[Insurance Services \(/other-services/insurance-services.html\)](/other-services/insurance-services.html)

[Wealth Solutions \(http://www.bbvawealthsolutions.com/\)](http://www.bbvawealthsolutions.com/)

[Mobile Banking \(/digital-banking-services/mobile-banking.html\)](/digital-banking-services/mobile-banking.html)

[ATM Banking \(/digital-banking-services/atm-banking.html\)](/digital-banking-services/atm-banking.html)

[Video Banking \(/digital-banking-services/video-banking.html\)](/digital-banking-services/video-banking.html)

Product Services

[Remote Banking \(/digital-banking-services/remote-banking.html\)](/digital-banking-services/remote-banking.html)

[Student Banking \(/checking-accounts/student-banking.html\)](/checking-accounts/student-banking.html)

[ClearSpend Prepaid Card \(/digital-banking-services/clearspend-prepaid-card.html\)](/digital-banking-services/clearspend-prepaid-card.html)

JAVELIN

**3x Award Winner of Javelin
Mobile Banking
Leader**

[Start Banking with the App \(/digital-banking-services/mobile-banking/download-app.html\)](/digital-banking-services/mobile-banking/download-app.html)