

BBVA Compass

Banking the Unbanked

At BBVA Compass, financial inclusion is a pillar of our corporate responsibility and community reinvestment programs. Initiatives to improve access to financial services for the unbanked and underbanked are implemented through BBVA Compass' participation in "Bank On" initiatives throughout the bank's seven-state footprint. These include Bank on Houston, Bank on Dallas, and Bank on Birmingham.

BBVA Compass also promotes accessibility to products and services with the SafeSpend Card—a reloadable prepaid Visa debit card. The SafeSpend Card features no overdraft fees, free online banking and free online bill pay. We also offer the Optimizer Credit Card—a secured credit card designed for people who need to build or improve their credit history.

The primary focus of corporate volunteerism at BBVA Compass is the delivery of financial literacy to low income families. To achieve this, the bank partners with the Federal Deposit Insurance Corporation (FDIC) to utilize its financial education program for adults called Money Smart. This partnership allows BBVA Compass employees and its nonprofit community partners to teach the Money Smart curriculum to adults—helping to ensure families in our communities are educated to effectively manage their finances.