



ROYAL PENGUIN®

*Just Think of the Power  
of the Collective!*

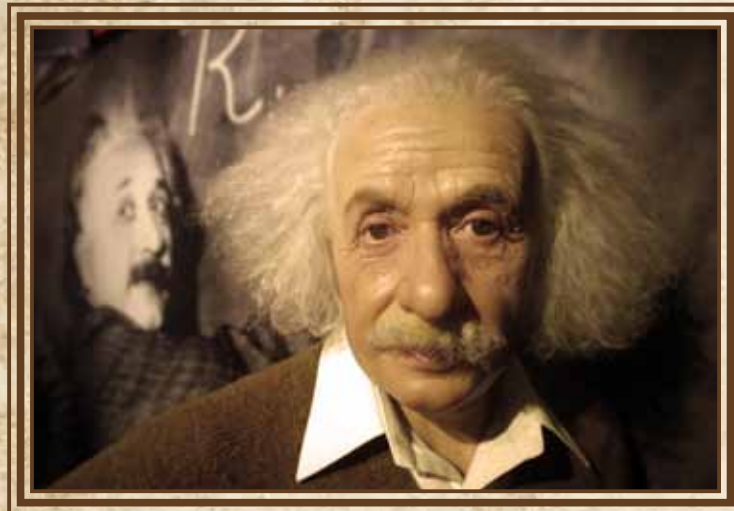
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# *We Are Royal Penguin*

**“We can’t solve problems by using the same kind  
of thinking we used when we created them.”**

*Albert Einstein*



# *Future of Dentistry*

Dear Colleague,

When envisioning our future, what do we see? How should we manage the overwhelming pace of technological advancements at various stages of our careers? How do we estimate the effect of the rapidly increasing mergers and acquisitions of private practices? Do we like the public's view of our profession's ethics? Do we recognize our expanding opportunity to play an integral role in the overall health and wellbeing of our patients? Do we notice the challenges facing dental education? Do we accept that even in the face of increasing demand for dental professionals, we struggle to develop nationwide, or sometimes even regional, reciprocity? Do we agree that after graduating from accredited universities and passing national board exams, we still demonstrate our competence through an initial licensure exam, similar to our cosmetology friends? How do we plan to manage our evolving doctor-patient relationship to include the sometimes misinformed Dr. Google and Dr. Web?

In the words of John Schaar: "The future is not a result of choices among alternative paths offered by the present, but a place that is created--created first in the mind and will, created next in activity. .The paths are not to be found, but made, and the activity of making them, changes both the maker and the destination."

With an acute sense of the difference we must make in our own fate, and with great pride for our profession, I invite you to join me at [www.royalpenguin.com](http://www.royalpenguin.com) and take part in an all-inclusive conversation where doctors, allied team members, vendors, patients and manufacturers, answer questions and voice ideas for the ultimate design of the Future of Dentistry.

Let us continue the expansion of our entrepreneurial imagination, and with a fundamental faith in our profession's progress, let us refuse to accept our limitations and rise to a level of professionalism, in healthcare and in business, that is unmatched in the history of our industry.

*Just Think of the Power of the Collective!*



Artemiz Seif Adkins, DDS, D.ACSD

# *Sustainable Success Through 'Colony Living'*



**Penguins have survived earth's harshest environments for over 40 million years. Researchers agree living as a collective being rather than as individuals has been integral to their survival.**



# *Royal Penguin Supply Solutions*

*Our expanding practice supplies will serve your daily patient-care needs. We are proud to represent our growing list of manufacturing partners' products, including:*

3M Health Care

ADI Medical

Alpha ProTech

AMD-Ritmed

American Diagnostic Corp.

Ansell

Aurelia

BD

Beutlich

Centrix

Certol

Confirm Monitoring Systems, Inc.

Covidienkendall

Cranberry

Crosstex

Cumberland Swan/Vi-Jon, Inc

Danville

Dash

Dial Corporation

Dukal Corporation

Enzyme Industries, Inc.

Exel Corporation

GE Healthcare

Graham Professional

Innovative Healthcare Corp.

Johnson & Johnson

JR Rand

Kimberly Clark

L&R Manufacturing Co

Medical Action Industries

Medicom

Metrex Research Corp

Microflex

Micro-Scientific Industries, Inc.

Molnlycke

Myco Medical

Mydent

New World Imports

Omron Healthcare, Inc.

Oraline

Palmero

Parkell

PDI-Professional Disposables, Intl.

Pfizer, Inc.

Plasti-Products, Inc.

Pro2

Pulpdent

Sempermed USA

Septodont

Sultan

Sunstar Americas

Surgical Specialties Corp

Sybron Endo

Temrex

TIDI Products, LLC

Waterpik



*Royal Penguin  
Patient Education &  
Communication  
Solutions*





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# *Royal Penguin Practice Marketing Solutions*



# *Customized Direct Mail Solutions*

*Whether you want to communicate with your existing patients or attract new ones, direct mail is still one of the most cost-effective methods to attract patients to your practice. Our innovative, custom direct mail campaigns feature personalized relationship-based marketing. Each and every direct mail piece is completely customizable to your patient, down to the name, image, & offer. It is estimated that personalized marketing inspires response rates 44% greater than typical direct marketing.*



*Royal Penguin's  
Laboratory  
Solutions Partner:  
Dental Services Group*



*We proudly welcome Dental Services Group (DSG) to our growing network of partners. DSG's impressive network of specialized laboratories will serve all your fixed and removable restorative needs. With an exceptional commitment to quality and customer service, DSG and Royal Penguin are developing an expanding package of solutions to enable more accuracy, better efficiency, and higher patient satisfaction in your practice.*





# A Nationwide Network of Possibilities

Dental Services Group offers Royal Penguin members your personal portal to the widest selection of restorative options from our DSG Solutions certified laboratory.

You now have a single laboratory resource providing you with a complete array of laboratory products and services, from award-winning AACD Cosmetic Cases to low-cost fixed and removable. Such as:

- implants
- splints
- cosmetics
- sleep appliances
- dentures
- CAD/CAM restorations

Our DSG lab is staffed with expert service professionals, technicians, and CDTs, and carries the respected DAMAS quality assurance certification. Your customer satisfaction is our business.

**Join the digital revolution** with DSG. Partner with DSG and learn how DSG can help you own an intra-oral scanner. Contact your sales representative, Jeff Guidie, at 303-870-6290 for more details.

## Excellence in Quality and Price

Open the door to competitive network pricing combined with industry-leading quality and service. Our goal is your goal: taking your practice to the next level.

**Exclusive discount to Royal Penguin members: Save 50% off your first case (up to \$150). Discount does not include implant parts, alloy, or teeth.**

DSG pricing examples for Royal Penguin customers:

Product	Price	Product	Price
PFM Base/NP	\$109.00	Lava™ Zirconia	\$159.00
PFM Noble/SP	\$149.00*	Cast Partial	\$250.00**
Captek™	\$159.00	Flexible Partial	\$231.00**
All Ceramic	\$202.00	Denture U or L	\$183.00**
DSz™ Zirconia	\$129.00		

\*Does not include cost of alloy. \*\*Does not include teeth.

*Dental Services Group unconditionally guarantees your satisfaction with all of our products and services. Please allow 10 days for in-lab turnaround time.*

*Contact your sales representative, Jeff Guidie, at 303-870-6920 for a comprehensive product listing.*

# Straight to the Source for Value Restorations

In a crowded market place, you need to maximize every competitive advantage you can. Reducing your prices and saving on overhead isn't enough. You still need a solid, quality product to keep business coming through your doors.

The DSG Network has the resources and industry leadership to provide you with excellent, ISO-certified restorations from our laboratory partner in China. Our sourcing capabilities provide you with the products you need at prices that keep you competitive.

**With DSG's sourcing options, you get:**

- High-quality restorations at a fair price
- Brand-name materials that conform to FDA and ADA standards
- Fabrication process backed by ISO 9001 certification
- 10 lab day turn-around time
- DSG 100% Satisfaction Guarantee and Limited Lifetime Warranty

## Value Restorations

### Product Price

Porcelain to Non-Precious	\$49
Porcelain to Semi-Precious	\$69*
Porcelain to Precious – 40%	\$109*
Full Gold Crown – 40%	\$139**
IPS Empress® Crown	\$99
IPS Empress® Veneer	\$99
IPS Empress® Inlay/Onlay	\$99
IPS e.max® Press	\$99
Lava™	\$115
Captex™	\$105
Denture Complete (per arch)	\$129
Vitallium® 2000 Framework	\$69
Partial Complete	\$119
Valplast® Complete (per arch)	\$120

**Please allow 10 lab-day turnaround time.**

\* 2g alloy included

\*\*3g alloy included

Penceram alloys by Argen and Biodure nickel free non-precious alloy



Contact your local DSG representative:

Jeff Guidie  
(303) 870-6920  
jguidie@dental-services.net

Dental Services Group

5775 Wayzata Blvd, Suite 890 • Minneapolis, MN 55416

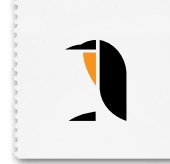
dental-services.net • (800) 259-3717

***Royal Penguin's  
Financial Solutions  
Partner:  
BBVA Compass Bank,  
FDIC***



*We have proudly partnered with BBVA Compass Bank, FDIC, to provide you, your team, and your practice with a comprehensive set of financial solutions customized and designed exclusively to serve our profession's needs. Royal Penguin welcomes BBVA Compass Bank and congratulates their visionary team of financial professionals.*





# Royal Penguin has partnered with BBVA Compass to provide a full set of financial solutions for you, your practice and your employees.



At BBVA Compass, we understand the unique needs of dentists. That's why we bring you a team of highly experienced bankers who specialize in providing personalized services and solutions to make your financial life easier.

## **Solutions for all aspects of your finances**

We can assist with all aspects of your finances – including solutions for you, your business and your employees. As a preferred business and personal banking client, you are also eligible for enhanced banking services such as reduced fees, better rates and priority service.

## **Products and services tailored to meet your needs**

Flexibility and customization are essential for meeting the unique demands of your specific financial needs. There are many ways we can tailor solutions to meet these needs, including:

### **For you:**

- Build-to-Order Checking®
- A specialized mortgage product and other flexible lending solutions for dentists
- Investment strategies and financial planning services\*

### **For your practice:**

- Healthcare receivables solutions
- Real Estate and Equipment Financing
- Comprehensive insurance and employee benefits solutions
- Business Build-to-Order Free Checking<sup>SM</sup>

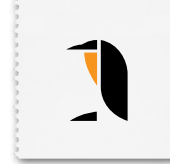
### **For your employees:**

- Build-to-Order Checking
- Special rates on installment loans, home equity loans and lines of credit
- Retirement planning\*
- First time home buyers program

Turn to our specialists at BBVA Compass for flexible financial solutions and exceptional service. Visit [www.bbvacompass.com/healthcare/royalpenguin](http://www.bbvacompass.com/healthcare/royalpenguin) for our most current offers available to Royal Penguin customers or contact:

**Rachael Hughes, VP**  
Branch Retail Executive  
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# For You

With so much time dedicated to your work, you want your personal banking to be as effortless as possible. That's why we place so much emphasis on customization, convenience, and ease. Our personal banking services are designed to provide the flexible solutions you need, with options such as online banking and mobile banking that increase your convenience even more.

## Customized checking

You know what banking features are most important to you. And with BBVA Compass, you can tailor your checking account to fit your exact needs—whether that includes earning interest, cash rewards, or an entire package of special benefits.

A few options to consider:

- Build-to-Order Free Checking® is true to its name, giving you the ability to choose the features you want and the freedom to change those features whenever you wish. No matter which additional features you choose, standard features include no monthly service charge, no minimum balance, and free online banking and bill pay.
- CompassLink Checking adds value to your banking by paying interest while you enjoy benefits such as free ATMs worldwide. When you combine it with a Compass Preferred Money Market account, you can use the balances of both accounts—or the balances of outstanding installment loans—to offset a monthly service charge.
- Compass Preferred Client® Program is a unique program that rewards you for being one of our best customers. Enjoy special benefits such as reduced fees, better rates, and enhanced service. To become a member, all you need is a BBVA Compass personal checking account and qualifying balances.

## Saving with ease

To make saving as effortless as possible, you can set up automatic deduction of funds from your checking to your savings account. You'll build your savings without even thinking about it.

## Earning while you save

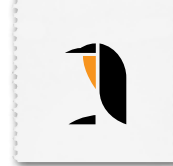
If you want to earn interest on your savings, consider the Compass Preferred Money Market Account. Earn our highest tiered money market rates and make unlimited deposits and in-person withdrawals. Link it to your CompassLink Checking for overdraft protection.

## Lending

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 lending and credit options. Whether you need a mortgage to buy a second home, a personal loan to pursue a new venture, or an installment loan to purchase a car or boat, we can provide you with customized solutions that save you time and effort.

## Special mortgage financing for dentists\*

Our financing program for physicians offers both the service and flexibility you want when buying a home. **Mortgage loans with low down payment up to \$1,750,000**—are available for the purchase of your primary residence. Refinances are also available.



# For Your Practice

## **Cash Management Solutions**

As a healthcare professional, you need every advantage to keep your business healthy. You need tools and strategies to help you manage cash flow, streamline receivables processing, and maximize your control over your finances. To help you meet these challenges, we'll work with you and your practice or office manager to tailor effective solutions for your cash management needs—so you can spend more of your time focused on the needs of your patients.

## **Online banking**

We have a variety of online banking services suitable to companies of all sizes. Utilizing these services you can manage your accounts; make loan and credit payment, transfer funds, pay employees through direct deposit and much more.

## **Fast credit and debit card processing**

It's important to give your patients the flexible payment options they need. We can help you do that by tailoring a program that provides fast, accurate, and secure electronic payment processing while improving your cash flow and minimizing your costs.

**Let BBVA Compass Merchant Services assist you with all your business processing needs. Here's what we can do for Royal Penguin members:**

- Offer transparency pricing which means we pass the direct costs from Visa<sup>®</sup>, MasterCard<sup>®</sup>, and Discover<sup>®</sup> Network directly to you, resulting in greater savings.
- Improve cash flow with next business day funding of sales proceeds to your BBVA Compass Business Checking account\*.
- Offer next-generation solutions for all your business needs including these point-of-sale terminals:

Optimum T4205 Analog Terminal	\$199
Optimum T4220 Ethernet Terminal	\$399

**Depositing checks electronically**

Save time and trips to the bank by delivering your deposits through a secure electronic connection. Remote Deposit Online not only reduces time spent preparing deposits, it also helps reduce errors.

**Processing receivables efficiently**

You need a fast and reliable way to process payments from patients and insurance companies as well as EOB statements. Medical Lockbox service provides you with an efficient collection program tailored to the healthcare industry. Flexible processing and reporting options, including digital imaging, can be tailored to your needs.

**Managing multiple accounts**

When you need separate accounts for different purposes, such as Medicare payments or payroll, a Zero Balance Account (ZBA) provides a way for these accounts to be funded from or concentrated to your primary operating account. A ZBA structure offers additional efficiency and enhanced funds control.

**Keeping your cash working**

To maximize your money when you're not using it, you want it to earn interest whenever possible. An automatic sweep account can move excess balances from your business checking to a money market account, which offers the benefit of full FDIC insurance protection or to numerous other investment vehicles.

**Reducing the hassle of returned checks**

Save time and money by increasing the likelihood that returned checks are paid. With CheckTrack, eligible checks that have been returned are electronically re-presented, which can significantly improve your returned check payment rate—at no out-of-pocket cost to you.

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### **Streamlining the mortgage process**

Whatever type of mortgage you need, we follow through to ensure that the process is as smooth as possible; keeping you informed every step of the way. We also have construction loans specifically designed to save you time and money, such as one-time-close construction/permanent loans and renovation/permanent loans.

### **Optimizing your home equity**

Enjoy all the advantages of a flexible revolving home equity line of credit with our Equity Optimizer. In addition to easy access to your funds, you have the option to lock in up to three portions of your line balance at a low fixed rate. Home equity loans are also available, and offer both loans and home equity lines of credit up to \$1,750,000. We also make it easy and affordable to remodel or add on to your home with home improvement loans of up to \$100,000.

Get the terms and options to meet your exact needs, and enjoy very competitive rates. Plus, you can save time and money by having your monthly payment deducted directly from BBVA Compass checking account.

### **Borrowing On Your Terms**

Get the funds you need — for whatever you want or need — with an unsecured loan or line of credit. Loans are available up to \$150,000 with a low fixed rate and terms of three, five or 10 years. And you can get a valuable rate discount simply for having your monthly payment automatically deducted from your BBVA Compass checking account.

Have access to funds when you need them — and borrow only what you need — with unsecured credit lines up to \$150,000. Enjoy affordable financial flexibility with a low, variable rate and interest-only monthly payments.

### **Increasing your purchasing power**

Add convenience as well as rewards when you make purchases with the BBVA Compass Visa Signature card. Enjoy special Visa benefits, generous credit lines up to \$75,000, and no annual fee.

### **Personal Investing and Financial Planning**

Whether you're starting out and just beginning to think about investments, or you've already built your business and you're thinking ahead to the next generation, our team of financial specialists can bring expert guidance and insight to your situation.

We know that for medical professionals, the demands of your work can make it especially difficult to find time for making long-term financial plans. We can simplify your planning efforts by providing you with a reliable, responsive, and knowledgeable resource that you can turn to again and again for planning and investment services over a lifetime.

Here are just some of the possible solutions we can discuss:

- IRAs and IRA rollovers
- Retirement planning
- Financial planning
- Brokerage services
- Asset allocation accounts
- Insurance plans
- Personal trusts
- Charitable giving
- Private foundations
- Estate planning and settlement
- Business succession planning

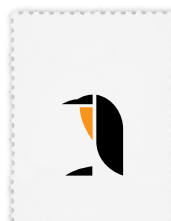
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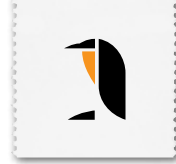
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# For Your Practice

## Special introductory offer for Royal Penguin members

Plus, when you open a business checking account by March 31, 2011 and make 5 signature-based debit card transactions by April 30, 2011 you will receive a \$300 cash bonus.

And, if you add one of the following additional services and meet the minimum requirement, you will get an additional \$300 cash bonus.

### Open by March 31, 2011

### Minimum Requirement

Merchant Services	\$2,000 or more processed by 4/30/2011
Business Credit Card	\$5,000 in net purchases by 4/30/2011
Business Line of Credit	Outstanding balance of \$10,000 at any time by 4/30/2011
Business Term Loan or Commercial Real Estate Loan	Outstanding balance of \$10,000 any time by 4/30/2011
Remote Deposit Online	Account approved by 4/30/2011

## Already have a BBVA Compass business checking account?

You can still qualify for the \$300 cash bonus when you open one of the above-listed accounts or services and meet the minimum requirement.

The most effective business banking services are the ones that do exactly what you need. That may sound simple enough. But in reality, finding the right match isn't always obvious. Because we understand your business and are experienced in providing financial services for the healthcare industry, we know how to ask the right questions and tailor solutions that will help you simplify your banking and maximize your cash resources.

## Customized business checking

Your account activity is a key factor in determining the type of checking you need. But there are many other considerations as well, including how much online banking you do and your ability to use balances to offset fees. Whether you need minimal features or a full array of services, we can make sure your business checking does what you need it to do.

A few options to consider:

- Business Build-to-Order Free Checking® is true to its name, giving you the ability to choose the features you want and the freedom to change those features whenever you wish. No matter which additional features you choose, standard features include no monthly service charge, no minimum balance, and free online banking and bill pay.
- Treasury Management Analysis Checking is designed for businesses with high activity and high balances, and your balances can be combined to offset fees.
- Compass BusinessClass Preferred<sup>SM</sup> is a special program that offers enhanced banking services such as reduced fees, better rates, and priority service to customers with qualifying balances.\*



# For Your Employees

**Just for being a Royal Penguin customer, your employee's too have the opportunity to save on their banking needs! Here are just a few ways we might help them save with the BBVA Compass**

Free Build-to-Order Checking<sup>SM</sup>

**Core Features:**

Free online banking and bill pay  
Free email alerts  
Free personalized Check Card  
Free CompassPoints rewards program  
\$2500 Identity Theft Insurance with Fraud Assistance<sup>1</sup>

Choose as many of these features as you'd like (Two are free. Each additional is \$2/month.)

**Premium Features:**

No fee to use another bank's ATM  
Rebates of other banks' ATM fees<sup>2</sup>  
Interest on your checking account balance  
Double CompassPoints for qualifying purchases+  
Cash back on Check Card purchases  
\$25 cash on your account anniversary<sup>3</sup>  
One overdraft fee forgiveness per year

Basic Savings

**No monthly service charge** with minimum balance or auto-transfer<sup>4</sup>

Home Equity Loans and Lines of Credit

Receive 1.00% rate discount with auto-debit payments from a Compass checking account. No application fees. Choose bank-paid or borrower-paid closing fees.<sup>5</sup>

Personal Installment Loans

0.50% off standard rates with auto-debit payments from a Compass checking account

Mortgage

\$300 credit after closing on any new, residential mortgage loan<sup>6</sup>

Brokerage  
Trade by phone or online

\$75 off commissions on your first stock purchase<sup>7</sup>

Credit Cards

1.99% APR on purchases for 6 months<sup>8</sup>  
CompassPoints<sup>®</sup> rewards – earn 1 point for every \$1 spent!<sup>+</sup>

Safe Deposit Box<sup>++</sup>

Free for one year. Standard 3x5 box

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All offers subject to change or cancellation at any time by BBVA Compass. BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group, Compass Bank, Member FDIC.

Account offerings subject to change. Deposit accounts require a \$25 opening deposit. One checking, savings and money market account per employee available for as long as you are employed with a participating company. Miscellaneous fees may apply. Accounts and Check Cards subject to approval. Credit cards, mortgages, installment loans, home equity lines of credit and home equity loans are subject to eligibility, loan program requirements and approval, including credit approval. To receive the 0.50 percent discount on installment loans, home equity lines and home equity loans, automatic payment from a Compass checking account is required. +++Safe deposit boxes are not available at all branches and offer is subject to availability. BBVA Compass is a trade name of Compass Bank, Member FDIC.

<sup>1</sup> Identity Theft Insurance has been issued to Financial Services Association underwritten by American International Specialty Lines Insurance Company. Financial Services Association and American International Specialty Lines Insurance Company are NOT affiliates of Compass Bank. Please refer to the Benefit Summary included in your account opening documentation for complete details of coverage, limitations and exclusions. The Insurance offered is NOT a deposit, NOT an obligation of Compass Bank, NOT FDIC insured and NOT guaranteed.

<sup>2</sup> In order to receive rebate, ATM receipts showing ATM fees or account statements showing ISF fees must be mailed within 90 calendar days of the ATM transaction to Compass Bank. Rebate will be directly deposited into the checking account within 10 business days of receipt. Compass does not rebate International Service Fees for Point of Sale transactions (for example, purchases from a foreign merchant using your Check Card).

<sup>3</sup> \$25 anniversary feature paid on a prorated basis 12 months from the date you opened your account. See account disclosures for details

<sup>4</sup> Effective October 1, 2009, all accounts will be charged a \$12 quarterly service charge every quarter the minimum daily collected balance falls below \$500. If you have an automatic, recurring monthly transfer of \$25 or more from a BBVA Compass checking account to your Basic Savings account in effect at the time the fee would be assessed, the service charge will not apply. Accounts with more than four (4) withdrawals per quarter are service charged \$3.00 for each additional withdrawal.

<sup>5</sup> Closing Costs: You can choose between bank-paid or borrower-paid closing costs on new Compass home equity products with amounts ranging from \$10,000 to \$250,000. Credit requests for less than \$10,000 or more than \$250,000 shall be subject to actual closing costs incurred and permitted by law. Closing costs paid by the lender will be recovered by the lender if the borrower pays the loan/line in full within two years. Closing cost offer not available with refinance of a first mortgage. Rates advertised are based on the borrower paying all applicable closing costs. A higher rate will apply to your loan/line of credit if you choose to have the bank pay your closing costs. Credit requests for less than \$10,000 or more than \$250,000 are not eligible for bank-paid feature and shall be paid by borrower subject to actual closing costs incurred and permitted by law.

<sup>6</sup> After mortgage closing, \$300 will be credited to borrower's BBVA Compass checking, savings or money market deposit account when they have, or open, a BBVA Compass consumer checking, savings or money market deposit account; have, or enroll in, auto-debit for their monthly mortgage payment (auto-debit only required on portfolio mortgage products); and open, or sign up for a minimum of two new eligible BBVA Compass products/ services (that is, in addition to the initial deposit account and auto-debit): Direct deposit into a consumer or business checking, savings or money market deposit account, BBVA Compass Visa® credit card, any BBVA Compass consumer loan, home equity loan or line of credit, consumer checking account, consumer savings account, consumer money market deposit account, or business checking account. Credit will be given after closing upon verification that all offer requirements have been met. For portfolio loans, credit will be issued to the deposit account from which the monthly mortgage payment is auto-debited. Borrower is responsible for all taxes associated with the \$300 offer. Loan must close in order for offer to be honored. Cannot be used in conjunction with any other BBVA Compass mortgage rebate offers. All loans subject to eligibility, loan program requirements and approval, including credit approval.

<sup>7</sup> Discount brokerage services, as well as mutual fund shares and other securities products are made available through BBVA Compass Investment Solutions, Inc., a registered broker-dealer, member of FINRA and SIPC and an affiliate of Compass Bank. Stock purchase must be settled through a Compass Bank deposit account to be eligible for discount. Securities and insurance products: are NOT FDIC or government insured or guaranteed – are NOT deposits or other obligations of or guaranteed, underwritten or endorsed by Compass Bank, BBVA Compass Investment Solutions, Inc. or any of their affiliates – involve investment risks, including the possible loss of principal.

<sup>8</sup> Reduced Introductory Rate on Purchases of 1.99% through the end of the 6th billing cycle for all Purchases posted within the promotional period. Variable APRs will apply after the promotional period. No annual fee. Minimum monthly finance charge with balance, \$1.00. 4% Cash Advance and 4% Convenience Check Finance Charge (not less than \$10.00) per respective transaction.

+ Please refer to the CompassPoints terms and conditions for program rules or visit [www.bbvacompass.com/rewards](http://www.bbvacompass.com/rewards). A Qualifying Purchase is any signature based purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchases made by holding your Visa card or other devices up to a secure reader instead of swiping your card), or small dollar purchase for which you are not required to sign, made with an enrolled Visa card, which is processed or submitted through the Visa U.S.A. Inc. payment system. Qualifying Purchase does not include a purchase made using a Personal Identification Number {PIN} or purchase you initiate through identification technology that substitutes for a PIN. Additional restrictions may apply. For more information on Qualifying Purchases, see program and conditions. Customers enrolled in CompassPoints rewards will not earn Visa Extras points, but will instead receive double Compass Points Rewards.

++ Service charge for money market account waived as long as employee is associated with participating company and BBVA Compass continues the Bonus Banking program. Otherwise monthly service charge applies.

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\*Securities, Investment and Insurance Products are not FDIC insured, have no bank guarantee and may lose value. Insurance products offered through BBVA Compass Insurance Agency, Inc., an affiliate of BBVA Compass. All offers subject to change or cancellation at any time by BBVA Compass. Loans are subject to credit approval. 100% mortgages for the purchase of a primary residence. BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC.

#### **For You**

All accounts and loans subject to approval, including credit approval. All offers subject to change or cancellation at any time by BBVA Compass. BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group. Compass Bank, Member FDIC. Equal Housing Lender. Securities products are: Not FDIC Insured | Not Guaranteed by the Bank | May Lose Value | Not a Deposit | Not Insured by Any Federal Government Agency. BBVA Compass does not provide tax or legal advice.

#### **For Your Practice**

BBVA Compass checking accounts and Check Cards are subject to approval. \$100 minimum opening deposit required for BBVA Compass business checking accounts. Merchant Services, Remote Deposit Online, Business Credit Card and business loan and line of credit products are subject to approval, including credit approval and acceptance of terms and conditions related to such services. Limit one per business household.

The "Up to \$300 cash bonus" offer applies to new business checking customers that open a new BBVA Compass business checking account by March 31, 2011 AND the customer initiates at least 5 qualifying purchases totaling a minimum of \$250 with their BBVA Compass Visa® Business Check Card by April 30, 2011 or existing customers that have a BBVA Compass Business checking account with a Visa Business Check Card.

A "Qualifying Purchase" is any qualifying purchase, internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchase made by holding your BBVA Compass Visa Business Check Card or other 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 Business Check Card, that is processed or submitted through the Visa U.S.A. Inc. payment system. Do not use a Personal Identification Number (PIN) when paying for your purchases with your BBVA Compass Visa Business Check Card if you want to receive cash back for such purchases. PIN-based purchases, purchases you initiate through identification technology that substitutes for a PIN, payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, interlink processed transactions, fees charged by us (for example, annual fees, finance charges, and related service charges, if any apply), payments made for prepaid and reloadable cards such as certain gift cards, Visa Buxx,® and similar cards, payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services), or transactions that are not processed or submitted through the Visa U.S.A. Inc. payment system are not Qualifying Purchases. We reserve the right to determine, in our sole discretion, whether a particular BBVA Compass Visa Business Check Card transaction is a Qualifying Purchase.

New and existing customers that meet the "Up to \$300 cash bonus" offer requirements may receive an additional \$300 cash bonus for opening a Merchant Services, Business Credit Card, Business loan or line of credit product, or Compass Remote Deposit Online with BBVA Compass and meets the minimum requirement related to each additional product or service.

All funds earned through the "\$300 cash bonus" offer will be deposited in one lump sum to the customer's business checking account by June 15, 2011. Offer not valid with any other offer and is subject to change without notice. BBVA Compass may report the value of funds earned through this offer to the IRS as required by law.

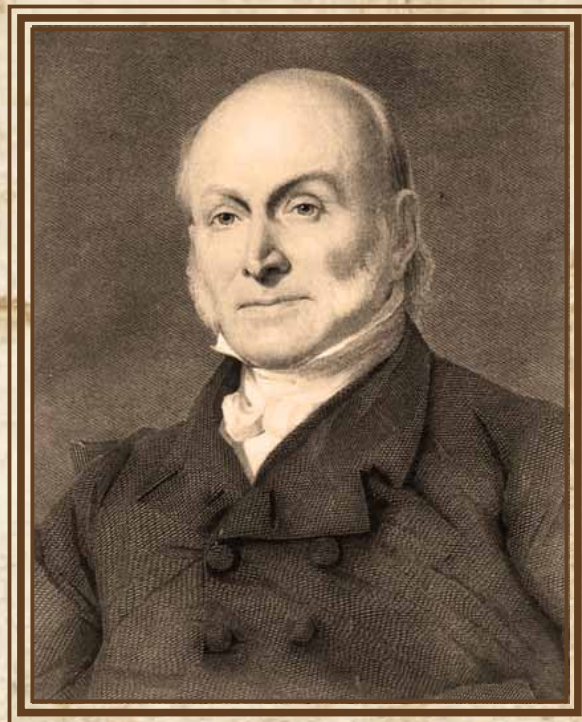
#### **Reference Offer Code # 1010.**

Merchant Services accounts are subject to approval, including credit approval and the acceptance of the terms and conditions related to such service. Early account termination fee applies. Other fees may apply.

\*Next business day funding applies to Visa®, MasterCard®, and Discover® Network transactions."Next-Day" Service applies to transactions transmitted to BBVA Compass prior to 10:00 PM Mountain Time. Transmittals made at or after 10:00 PM Mountain Time will be transferred to your checking account on the 2nd business day.

## *Notes*

## *Notes*



**“If your actions inspire others  
to dream more, learn more, do more  
and become more, you are a leader.”**

*John Quincy Adams*



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