



Funds Availability*

Wire Deposits	Same day availability for trading after incoming funds are posted to customer's account.
	10 business days from date of deposit to release funds from account.
Check Deposits	Funds deposited with cashier's and bank checks, the funds will be available for trading as soon as the check is deposited.
	Funds deposited with personal checks, any new deposit will be available for trading on the 5th business day of deposit.
	A ten-business-day hold is placed on all new deposits. You may not withdraw the funds until the hold time has elapsed.
ACH Deposits	New deposits will be available for trading on the 5th business day of deposit.
	ACH deposit limitation is \$100,000 within 5 business days.
	ACH withdraw limitation is \$50,000 within 5 business days.
	A ten-business-day hold is placed on all new deposits. You may not withdraw the funds until the hold time has elapsed (Other restrictions may apply.)
Assets Transfers	Next business day availability for trading.
	Withdrawal of sales proceeds or transfer of assets – minimum of 10 business days withholding period will be permitted after the completion of the transfer process.
Stock certificates	2 business days to clear for trading.
	Withdrawal of sales proceeds – minimum of 10 business days withholding period provided DTCC has indicated that the security cleared the transfer agent.
Initial Account Deposit	New or existing customer with zero equity, will be held for 30 days from the date of deposit, which include incoming wire, check deposit, ACH in, and asset transfer in.

* Certain other deposits may not be withdrawn for up to 30 calendar days. .

* Based on account status, certain withdrawals may be subject to Compliance & AML division's review and approval.

* Withdrawals of ACH deposits within 60 calendar days from the date of deposit may be subject for Compliance & AML division's approval. Other restrictions may apply due to fraud or other potential anti-money laundering concerns.

* Other restrictions may apply.