



ACH Electronic Funds Transfer

The ACH (Automatic Clearing House) Transfer System allows quick and convenient electronic fund transfers between your FirstTrade account and your linked U.S. Bank account. With this service, funds can be transferred on demand or by scheduling periodic deposits.

What types of FirstTrade accounts are eligible for ACH transfer?

Most FirstTrade accounts are eligible to set up ACH transfers, with the exception of Simple IRA, SEP-IRA, ESA accounts and Investment Club accounts.

For **Individual, Joint, IRA or Custodial** accounts, an ACH bank profile can be established online; please log in to your account, then go to **Accounts > Deposit/Transfer > Bank Profile** to get started.

For the account types listed below, please submit the completed ACH Electronic Funds Transfer Form, together with a voided check (or a copy of your bank statement), and a copy of your government-issued photo ID (passport is required for non-U.S. residents). You may upload online at **Service > Form Center > Upload Document** or via FirstTrade Mobile App, tap **Account > Contact Us > Send Secure Documents**, or email to ach_service@firsttrade.com.

Account Types

| | |
|---|--|
| Business Trust/Pension Plan/PFT Sharing | Sole Proprietorship Account |
| Corporate Account | Trust Under Agreement Account |
| Investment Club Account | Trust Under Will Account |
| Limited Liability Company Account | Unincorporated Association (non-profile org) Account |
| Partnership Account | |

Important:

Please be advised that the name/account type on your bank account has to match the name/account type on your FirstTrade account.

When you set up your ACH using the ACH Electronic Funds Transfer Form method, the turnaround time is usually 2-3 business days, provided that additional information is not required. As part of the processing procedure, we will post two small deposits to your bank account, typically on the second business day; you will then need to enter the exact deposit value on the **Accounts > Deposit/Transfer > Bank Profile** page within 10 calendar days. Once you complete this step, we will send you a notification by email.

Electronic Fund Transfer (ACH) Agreement

Authorization for On-Demand Electronic Funds Transfer



Firstrade Account Information:

| | |
|---|---|
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Firstrade Account Number | Check Either One: <input type="checkbox"/> Setup Initial ACH Profile <input type="checkbox"/> Amend Existing ACH Profile |
| _____ Firstrade Account Primary Owner's Name (Type or Print) | _____ Firstrade Account Joint Owner's Name (if applicable, Type or Print) |

This will serve as authorization for Apex Clearing Corporation to establish Electronic Transfer Instructions to deposit or withdraw funds as ordered by me (us) through Firstrade by **crediting or debiting** my (our) account indicated below.

Bank Account Information:

| | |
|---|---|
| _____ Bank Account Primary Owner's Name (Type or Print) | _____ Bank Account Joint Owner's Name (if applicable, Type or Print) |
| _____ Name of the Bank | _____ Bank Account Number |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9 Digit ABA Number (ACH Routing Number) | <input type="checkbox"/> Checking <input type="checkbox"/> Savings _____ (Attach original voided check or copy of bank statement) |

Optional Periodic Deposits: (Transfer funds into your Firstrade account at a scheduled interval, minimum transfer amount is \$1)

| | |
|---|------------------|
| Frequency of Transfer: (Select one option) Weekly: <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday Monthly: Day of Month: _____ (Enter a number from 1-28) Quarterly: <input type="checkbox"/> Schedule A <input type="checkbox"/> Schedule B <input type="checkbox"/> Schedule C Day of Month: _____ (Enter a number from 1-28) January February March April May June July August September October November December | Amount: \$ _____ |
|---|------------------|

This authorization is to remain in full force and effect until Apex Clearing through Firstrade, has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Apex Clearing and my bank a reasonable opportunity to act on it. I also authorize you to accept debit or credit adjustment if required. I authorize Firstrade and/or Apex Clearing to verify my bank account information with the bank listed above.

Important: Two signatures are required if either your bank account or Firstrade account is joint account.

| | | | |
|---|---|--|-------------------------|
| _____ Bank or Firstrade Account Primary Owner Signature | _____ Date | _____ Bank or Firstrade Account Joint Owner Signature (if applicable) | _____ Date |
| _____ Bank or Firstrade Account Primary Owner Name (Print) | _____ Bank or Firstrade Account Joint Owner Name (Print) | _____ Address | _____ City State Zip |

- NOTES:
* Must be payable through a U.S. domestic banks.
* Starter checks and checks without printed title and address will not be accepted.
* For savings accounts, submit a copy of savings account statement in lieu of voided check.

| | |
|---|--|
| John Q. Public 123 Elm Avenue S. Hampton, US 54321 | 0168 DATE: _____ |
| PAY TO THE ORDER OF Attach Original Voided Check Here | |
| _____ DOLLARS | |
| ABA # or ACH Routing # | Bank Account Number |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 1 1 1 2 3 4 5 6 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9 8 7 6 5 4 3 2 1 0 |

