

Collateral Loan Requirements



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A Collateral Account serves to secure and service financing from a lending institution. A Collateral Account is an account held at TD Ameritrade with a prewritten loan agreement between the client and a lending institution whereby the assets at TD Ameritrade are held to secure the financing from the lending institution.

The information below will help determine if an account is qualified to apply to be pledged as collateral.

Account value must be at least **\$100,000**.

Margin is not allowed on Collateral accounts and will have to be removed before an account can be qualified. **All account activity will need to be settled** for this to occur.

Due to the requirements detailed in the Collateral Loan Agreement, TD Ameritrade **accounts will have restrictions** that may include:

- No Funds Out
 - ACH / Debit Card / Wires
- No trading
- No check writing or check requests
- Other restrictions based on Bank preference or agreement

Account Types available:

- Individual
- Joint
- Corporate
- LLC
- Sole Proprietor
- Partnerships
- Trusts – pending size and type of trust, that is living trust and the beneficiary is the grantor/trustee
 - **Trust accounts will need to provide the complete trust agreement that includes wording in the trust that will allow the assets of the trust to be pledged.**

To properly identify authorized signers, a **Corporate Resolution is required from the Lender**.

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

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