

PO Box 2760 ■ Omaha, NE 68103-2760
Fax: 866-468-6268

To complete this bank setup, please read and agree to the terms below.

PLEASE READ THIS AGREEMENT CAREFULLY. In this Automated Clearing House (ACH) Agreement (this "Agreement"), "I," "me," "my," "we," "us", and "our" refer to the individuals or parties who are the account owners, have an interest in the account, and consent to be bound by the terms of this Agreement. The following is a legally binding contract between me and TD Ameritrade, Inc. ("TD Ameritrade"). This Agreement governs my use of the TD Ameritrade website ("website"), services ("Services"), and content in relation to funding of my TD Ameritrade account through the use of an Automated Clearing House (ACH) transaction. Please note that this Agreement does not supersede or limit the Client Agreement that governs my TD Ameritrade account.

Changes to the Client Agreement

The policies outlined below are not all-inclusive and may be subject to change. TD Ameritrade reserves the right to amend, change, and revise the Agreement at any time and without prior notice to me. TD Ameritrade will post such amendments, changes, or modifications on the website, or at its option, may otherwise choose to deliver to me, electronically or otherwise, the amendments, changes, or modifications or the amended Agreement. My continued use of the website and the Services after the amended Agreement is posted on the website constitutes my agreement to and acceptance of the amended Agreement, regardless of whether I have actually read the amendments, changes, or modifications.

Terms of Usage

I understand that TD Ameritrade provides ACH Services for the primary purpose of the purchase or sale of securities.

As applicable, TD Ameritrade may modify my ACH bank instructions. From time to time, TD Ameritrade, as the Originator, may receive a notification of change (NOC) from the RDFI (client's bank), which NOC is transmitted to the ODFI (Originator's bank). This NOC occurs when information previously provided (bank instructions) has become out of date due to changes with the respective bank structure/organization. The Originator is obligated under industry regulation (NACHA 5.3.2) to effect these updates initiated by the RDFI.

Electronic Delivery of Information

I understand that TD Ameritrade will electronically deliver to me all information about electronic funding, including information about bank setup(s), status of my deposits or withdrawals request(s), and any other information necessary to complete my requested transactions.

I understand that "electronically deliver" means that TD Ameritrade may communicate such information to me by email or by posting the information on the TD Ameritrade website (where I can read and print the information).

I understand that delivery of information related to my bank setup does not guarantee the acceptance of an ACH transaction by my financial institution. I further understand that due to antifraud measures, transactions may be delayed and/or additional steps may be required to complete a transaction.

Right of Revocation

I understand that usage of ACH Services to facilitate my recurring transactions may be revoked and discontinued at any time. I can cancel a recurring transaction by logging on to my TD Ameritrade account and choosing "delete" next to the appropriate transaction on the *Deposits & Withdrawals* "Open Requests" page. I may also contact a TD Ameritrade Client Services representative to cancel a recurring transaction.

Electronic Deposit and/or Withdrawal Rejects

I understand that, unless my ACH transaction is immediately rejected, TD Ameritrade will post my ACH transaction to my account, subject to restrictions. This action is not a confirmation that my financial institution or TD Ameritrade has completed the transfer of funds. I understand that a transfer reject may occur, even subsequently to account funding. I will be responsible for any transactions effected in my account based on those funds.

If TD Ameritrade receives notice that my ACH transaction was not processed as requested, TD Ameritrade may, as a courtesy, attempt to contact me by email and/or by posting a notice on my account via the website and/or by telephone.

Guidelines and Restrictions

I understand the following acceptable deposit guidelines:

- A maximum electronic transfer of \$250,000 per day must come from a U.S. bank account in U.S. funds.
- An ACH transaction may be drawn from a personal checking or savings account titled exactly the same as the TD Ameritrade account to be funded.
- An ACH transaction from a joint bank account may be deposited into either bank account owner's TD Ameritrade account.
- An ACH transaction from an individual bank account may be deposited into a joint TD Ameritrade account if that party is one of the TD Ameritrade account owners.
- An ACH transaction from an individual or joint bank account may be deposited into an IRA belonging to either account owner.

I understand the following restrictions:

- TD Ameritrade reserves the right to charge a fee for this service. Prior to implementing such a fee, TD Ameritrade will communicate any transaction fee(s) that may apply.
- The IRS has specific regulations with regard to maximum allowable contributions within each tax year for qualified plans. TD Ameritrade does not give legal or tax advice, and it is my responsibility to contact a tax advisor to determine the maximum allowable contribution for my IRA and any additional restrictions that may apply.
- To complete an IRA contribution, I must complete an electronic deposit form.
- Funds cannot be withdrawn or used to purchase non-marginable securities, initial public offering (IPO) stocks, or options during the first three business days. This holding period begins on the settlement date. Additionally, these funds may not be withdrawn within the first 60 days the account is open, unless they are returned by wire or ACH back to the originating bank account after the holding period (subject to a wire fee). I may trade most marginable securities immediately after funds are deposited into my account.
- Funds may not be drawn from third-party accounts, such as a business account (even if the account owner(s) name appears on the account), or the account of a party who is not one of the TD Ameritrade account owners.
- Not all financial institutions participate in ACH funding. I will consult my bank to determine if it will approve an ACH transaction prior to acceptance of this Agreement. An ACH Return Fee may be charged if the bank or financial institution rejects an ACH transaction.

Please note: A transfer reject may occur subsequent to the posting of funds to the account. I understand that it is my responsibility to verify the success of my ACH transaction request with my financial institution.

- TD Ameritrade cannot accept an electronic transaction from accounts drawn on brokerage accounts or some money market accounts. Some credit unions and savings accounts may not accept a request for an electronic transaction. Some financial institutions may not accept electronic transactions from savings accounts. The success of a transaction drawn on a credit union or savings account is subject to the acceptance of the credit union or financial institution.
- Electronic withdrawal is not available in IRAs.
- The withdrawal amount cannot exceed the cash available for withdrawal in the account. I may withdraw funds prior to settlement in a margin account, however, funds withdrawn before the settlement date will incur additional fees and/or interest charges. Funds cannot be withdrawn prior to settlement in a cash account.
- The withdrawal amount cannot reduce my margin account equity below required minimum equity levels.
- If the account is in a margin call, a withdrawal cannot be made.
- Other situations may arise when an ACH transfer of funds is deemed unacceptable.
- Funds may not be transferred to third-party accounts such as a business account (even if the account owner(s) name appears on the account) or the account of a party who is not one of the owners of my TD Ameritrade account.

PO Box 2760 ■ Omaha, NE 68103-2760
 Fax: 866-468-6268

TD Ameritrade Account Number: _____

You must check one of the following: New Instructions Change Existing Instructions

I authorize TD Ameritrade Clearing, Inc. to establish in my behalf the institution named below as an authorized banking entity for the purpose of making ACH deposits into or withdrawals from my account at TD Ameritrade per my instructions. If I have indicated a change of instructions, I understand that the new instructions given herein will replace and supersede my prior instructions.

Note: Please attach a copy of a voided check or deposit slip from the account at the institution described above for account number and ABA routing number verification, and to determine if the institution is capable of receiving and sending ACH transactions.

Institution Name: _____

Institution Address:
 (no PO box or mail drop)

City: _____	State: _____	ZIP Code: _____
Institution Phone Number: _____		Institution Routing/ABA Number: _____
Institution Account Number: _____		Type of Account: (please check one): <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name(s) on Account: _____		

If this is a change of previously given instructions, you must indicate by completing the following information for the previously given instructions.

Previous Institution Name: _____

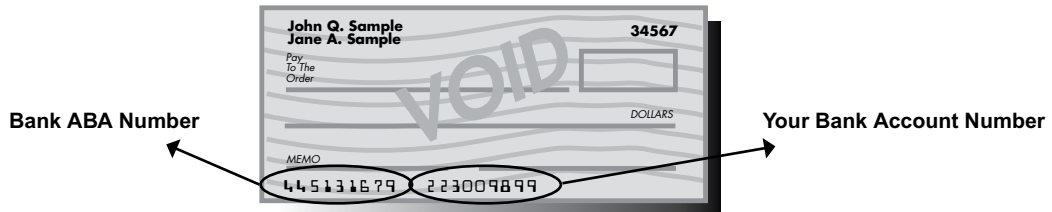
Previous Institution Address:
 (no PO Box or Mail Drop)

City: _____	State: _____	ZIP Code: _____
Previous Institution Phone Number: _____		Previous Institution Routing/ABA Number: _____
Previous Institution Account Number: _____		Previous Type of Account: (please check one): <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name(s) on Previous Account: _____		

In consideration of accepting one or more accounts and in consideration of accepting these instructions, I hereby acknowledge that I have read and understand and agree to the terms set forth in the Account Application, including terms relating to pre-dispute arbitration. I agree to indemnify and hold harmless TD Ameritrade Clearing, Inc. for any loss, damage, or claim arising from these instructions. This authority is to remain in full force and effect until TD Ameritrade Clearing, Inc. has received written notification from me (or either of us) of its termination or change in such time and in such manner as to afford TD Ameritrade Clearing, Inc. and the above-named institution, a reasonable time to act upon it.

I accept the terms and conditions of the attached ACH Agreement.

<input checked="" type="checkbox"/> Account Owner's Signature: _____	Date: _____
<input checked="" type="checkbox"/> Account Co-Owner's Signature: _____	Date: _____



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

