

# Funding Instructions



**Regular Mail:**  
PO Box 2760, Omaha, NE 68103-2760

**Overnight Mail:**  
200 South 108th Avenue  
Omaha, NE 68154-2631

**Fax:** 866-468-6268

Thank you for your interest in funding a new or existing TD Ameritrade account! Below, you'll find detailed instructions for the many funding options available to you.

## 1 Ways to Fund Your TD Ameritrade Account

### Electronic Funding

For added convenience and accuracy, we recommend funding your account electronically—it's easy, fast, and free. For complete instructions, see the Electronic Funding section below.

### Mailing a Check

A conventional way to fund your account—just be sure to include all the required information and ensure your check deposit is acceptable before sending it by mail. For complete instructions, see the Mailing a Check section below.

### Stock Certificate

Depositing a stock certificate into your account can be as simple as endorsing it and including a few key pieces of information. For complete instructions, see the Stock Certificate section of this document.

### Brokerage Transfer

Generally, there's no need to sell stocks, bonds, and ETFs from another broker—just follow a few easy steps to transfer these and other holdings into your like-titled TD Ameritrade account. Be advised that most banks/brokerages will assess a transfer-out fee. For complete instructions, see the Brokerage Transfer section of this document.

### Wire Transfer

Quickly transfer funds to your account, often within the same business day, from nearly anywhere in the United States. However, most banks will assess a wire fee. For complete instructions, see the Wire Transfer section of this document.

## 2 Electronic Funding

Electronically linking your brokerage account to your bank account can make transferring money between accounts easy, fast, and free. Set up a one-time or recurring deposit with a just a few clicks of your mouse. Just log on to your account and select "Deposit/Withdraw" from the Accounts menu. Then, select "bank setup" and follow the instructions to link your bank account to your brokerage account.

**PLEASE NOTE:** When setting up an electronic deposit for the first time, allow three to five business days for processing.

**ALSO NOTE:** Until an Automated Clearing House (ACH) transfer clears, which can take two to four business days, we restrict withdrawals and trading of some securities due to market risks.

## 3 Mailing a Check

If you choose to fund your account with a check, please include your account number in the memo section and send to:  
Regular mail: TD Ameritrade, PO Box 2760, Omaha, NE 68103-2760  
Overnight mail: TD Ameritrade, 200 S 108th Ave, Omaha, NE 68154-2631

For acceptable check deposits, please see the **Appendix section** of this document.

**PLEASE NOTE:** Until a check deposit clears, which can take 4-5 business days, we restrict withdrawals and trading of some securities due to market risks.



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## Stock Certificate

If you have a stock certificate, you can quickly and easily transfer it into your TD Ameritrade account by:

1. Endorsing your stock certificate on the back exactly as it is registered on the face of the certificate. All listed parties must endorse it.
2. Including your account number (if known) and Social Security Number or tax identification number on the front of the stock certificate(s).
3. Indicating TD Ameritrade Clearing, Inc. as your Attorney to Transfer on the appropriate line on the back of the certificate(s). This means the stock certificates are negotiable only by TD Ameritrade Clearing, Inc. and can be mailed safely. On the reverse side of the certificate, insert the words "TD Ameritrade Clearing, Inc." in the blank space before the words "Attorney to Transfer."

Please mail your certificate(s) to:

Regular mail: TD Ameritrade, PO Box 2760, Omaha, NE 68103-2760

Overnight mail: TD Ameritrade, 200 S 108th Ave, Omaha, NE 68154-2631

**PLEASE NOTE:** Call Client Services before sending a stock certificate as additional requirements may arise.

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## Brokerage Transfer

Easily transfer stocks, bonds, ETFs, and most other holdings to your like-titled TD Ameritrade account from another brokerage account, generally without having to sell them first. However, be advised that most banks/brokerages will assess a transfer-out fee. Just mail or fax your transfer paperwork to TD Ameritrade. The mailing instructions are noted below and are also available on the Account Transfer Form. You must submit both a completed Account Application (if opening a new account) and a completed Transfer Form.

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Fax number: 866-468-6268

**PLEASE NOTE:** Some transfers may require original documentation. You will be contacted if original paperwork is needed.

For a list of acceptable and unacceptable transfers, please visit <https://www.tdameritrade.com/funding/funding-transfer-assets.page>.

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## Wire Transfer

A wire transfer allows you to quickly and securely fund your TD Ameritrade account, often within the same business day, from nearly anywhere in the United States. However, most banks will assess a wire fee.

**If your financial institution is located in the United States, wire to:**

Wells Fargo Bank, NA  
420 Montgomery Street  
San Francisco, CA 94104  
ABA transit routing # 121000248

**For credit to:**

TD Ameritrade Clearing, Inc.  
Account # 4123214561

**\*For benefit of:**

Your nine-digit TD Ameritrade account number  
Your name  
Your address

\* Required for timely and accurate processing of your wire request.

**PLEASE NOTE:** For wire transfers originating in a currency other than US Dollar please refer to the Incoming International Wire Instructions for additional instructions to provide to the sending financial institution.

**If your financial institution is located outside the United States, wire to:**

First National Bank of Omaha  
1620 Dodge Streets  
Omaha, NE 68102  
ABA # 104000016  
Swift Code/BIC: FNBOUS44XXX (If your bank requires it)

**For credit to:**

TD Ameritrade Clearing, Inc.  
Account # 16424641

**\*For benefit of:**

Your nine-digit TD Ameritrade account number  
Your name  
Your address

\*Required for timely and accurate processing of your wire request.

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## Incoming Wire

Please have the bank include the sender's name on the wire. This information must be included for the transfer to be credited to your account. A rejected wire may incur a bank fee.

Please contact TD Ameritrade, not the routing bank, regarding questions or concerns about a wire transfer. Please do not send checks to the bank address in the wire instructions.

Wire transfers that involve a bank outside the United States are classified as foreign wires. Since these banks are not on the Federal Reserve System, an intermediary U.S. bank is needed. Along with the name and address of the intermediary bank, either a Society for Worldwide Interbank Financial Telecommunications (SWIFT) Code or a sort code needs to be included.

# TD Ameritrade Funding Instructions – Appendix

## Acceptable Check Deposits

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1. Checks must be payable in U.S. dollars and through a U.S. bank.
2. Personal checks must be drawn from a bank account in the account owner's name on the TD Ameritrade account and must include Jr. or Sr., if applicable.
3. Checks from Joint checking accounts may be deposited into either checking account owner's TD Ameritrade account.
4. Checks from an Individual checking account may be deposited into a TD Ameritrade Joint account if that person is one of the account owners.
5. Cashier's checks with the remitter name pre-printed by the bank are acceptable. The remitter name must be the same as the account owner's name on the TD Ameritrade account.
6. Third-party checks (e.g., husband, wife, business, etc.) payable to the TD Ameritrade account owner and endorsed over to TD Ameritrade Clearing, Inc. are acceptable.
7. Checks made payable to TD Ameritrade Clearing, Inc./FBO and the TD Ameritrade account owner are acceptable (with the TD Ameritrade account number in the memo section). "FBO" stands for "For the Benefit Of." Example: TD Ameritrade Clearing, Inc./FBO Jane Doe.
8. Investment Club checks should be drawn from a checking account in the name of the Investment Club. If a member of the Investment Club remits a personal check, the check must be payable to: "TD Ameritrade Clearing, Inc./FBO (Insert Investment Club Name Here)."

## Unacceptable Check Deposits

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Unacceptable deposits cannot be credited to your account and will be returned. Some examples include:

1. Coins or currency.
2. Money Orders.
3. Foreign instruments.
4. Thrift withdrawal orders.
5. Domestic drafts.
6. Checks that have been endorsed with more than one signature on the back.
7. Checks referring to more than one TD Ameritrade account. (We do not split the proceeds from one check into multiple accounts.)
8. Third-party checks improperly made out or endorsed. See the "Acceptable Deposits" Section.
9. Checks from minors.
10. Checks with a date that is more than six months old.
11. Any checks from federal, state, or local government entities for the initial funding of an account.
12. Traveler's checks.
13. Credit card checks.

**PLEASE NOTE:** This is only a guide. Other situations may arise when deposits are deemed unacceptable.

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

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