

**IMPORTANT:** This form is not to be used to request Individual Retirement Account (IRA) Distributions. If an IRA Distribution is needed, please submit an IRA Distribution form.

Account # \_\_\_\_\_  
Advisor # \_\_\_\_\_

**1 ELECTRONIC FUNDS TRANSFER INSTRUCTIONS**

Establish new instructions       Update existing instructions

**2 DIRECTION OF TRANSFER**

To TD AMERITRADE Institutional from bank or financial institution  
 To bank or financial institution from TD AMERITRADE Institutional Account\*  
\*If the transferring account is a retirement account, please submit an IRA Distribution form.

**3 PERSONAL BANK ACCOUNT INFORMATION**

Bank Account Owner Name (First, Middle Initial, Last): \_\_\_\_\_

Bank Joint Account Owner Name (First, Middle Initial, Last): _____	Type of Bank Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Account Number: _____	Bank Transit Routing Number (the nine digits on the lower-left corner of your check or savings deposit slip): _____
Bank Name _____	
Bank Account Title (Please provide the full title of the account): _____	Bank Phone Number: _____

**4 TRANSFER INFORMATION**

Start Date of Transfer (Month, Date): _____	Amount of Transaction: _____
Frequency of Transaction: <input type="checkbox"/> One-Time <input type="checkbox"/> Weekly <input type="checkbox"/> Every Other Week <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually <input type="checkbox"/> Every 6 Months <input type="checkbox"/> First Friday of Month <input type="checkbox"/> Second Friday of Month <input type="checkbox"/> Third Friday of Month <input type="checkbox"/> Fourth Friday of Month <input type="checkbox"/> First Business Day of Month <input type="checkbox"/> Last Business Day of Month	

**5 ELECTRONIC FUNDS TRANSFER CLIENT INFORMATION**

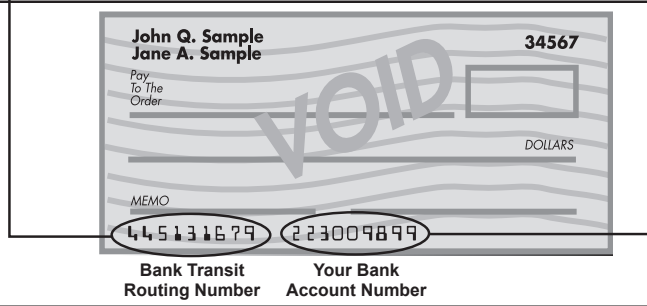
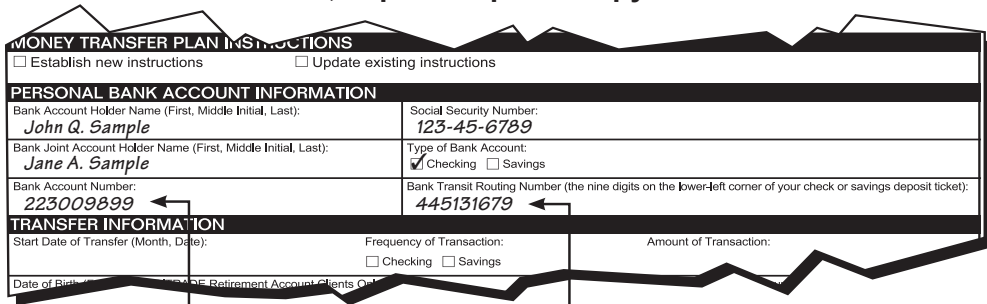
I agree to be bound by the terms and conditions of the TD AMERITRADE Institutional Electronic Funds Transfer, as these may change from time to time.

Account Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Account Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SAMPLE**

**Please attach a voided check, deposit slip or a copy of a bank statement here.**



**Please allow four to six weeks for your initial transaction. All transactions will appear on your monthly statement. If you have any questions, please call TD AMERITRADE Institutional at 800-431-3500.**



## DIRECT DEPOSIT AND ELECTRONIC FUNDS TRANSFER MANDATORY DISCLOSURE STATEMENT

(Please retain a copy for your records)

**I. Services.** Through the TD AMERITRADE Institutional Direct Deposit and Electronic Funds Transfer, you may have funds transferred automatically from an account with a financial institution to your TD AMERITRADE Institutional brokerage, custody, personal Trust, or IRA. You must transfer the same amount each period unless you sign a new authorization form, and all transfers must be for a minimum of \$50. If you arrange for a pre-authorized transfer to be made at least every 90 days from the same financial institution, you can call us at 800-431-3500 to find out if the deposit has been made. You will also receive a monthly account statement unless there are no transactions in a particular month. In that case, you will receive quarterly account statements. This information will be part of your regular account statement.

**II. Stop Transfer.** If you have informed us in advance to make periodic transfers to your account, you may stop any of them by calling us at 800-431-3500 or writing to us at:  
TD AMERITRADE Institutional  
4075 Sorrento Valley Blvd., Suite A  
San Diego, CA 92121

However, we must receive your request at least five business days prior to the date the payment is scheduled to be made. If you call, we may require you to put the request in writing and get it to us within 14 business days after you call. You will not be charged for such stop-transfer notices.

Should you order us to stop a transfer five business days or more prior to the date the transfer is scheduled, and we do not do so, TD AMERITRADE Institutional will be liable for your losses or damages.

Our business days are Monday through Friday, excluding market holidays. Although our offices may be open on certain bank holidays, such days will not be considered business days for purposes relating to the transfer of funds. Business hours may vary by department and branch location.

**III. Errors and Inquiries.** Call or write to us at the telephone number and address described above as soon as you can, if you identify discrepancies on your statement regarding transfers, or if you want more information about a transaction listed on a statement. However, we must hear from you no later than 10 BUSINESS DAYS after we sent the FIRST statement on which the questioned transaction appeared. It is important that your inquiry contain the following information:

- A. Your name and TD AMERITRADE Institutional account number.
- B. The dollar amount of the suspected error.
- C. A description of the error and/or transaction you are unsure about and a clear explanation of why you believe it is an error or why you need more information.

If you communicate with us orally, we may require that you send us your inquiry or complaint in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**IV. Charges.** We impose no transaction charges in connection with your use of the Direct Deposit and Electronic Funds Transfer. We do, however, charge a fee on DIRECT DEPOSIT AND ELECTRONIC FUNDS TRANSFER items returned to us because there are insufficient or uncollected funds in your account at your financial institution. The fee will be the same as that charged for returned checks as provided in your TD AMERITRADE Institutional account agreement.

**V. Disclosure of Information to Third Parties.** We will disclose information to third parties about your account or the transfers you make under any of the following circumstances:

- A. Where it is needed to complete transactions.
- B. In order to verify the existence and condition of your account for a third party.
- C. In order to comply with government agency or court orders.
- D. If you give us your written consent.
- E. Under other circumstances authorized by other agreements which govern your accounts with us.

**VI. Liability for Failure to Make Transfers.** If we do not complete a transfer to your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. There are, however, exceptions. We will not be liable under each of the following circumstances:

- A. If through no fault of ours, you do not have enough collected funds in your account to make the transfer.
- B. If circumstances beyond our control (such as a natural disaster) prevent the transfer, despite reasonable precautions we have taken.
- C. If we have not received proper authorization and notices.
- D. If we have been prevented from doing so by court order or other governmental action.

TD AMERITRADE Institutional's liability to you for failure to complete transfers to or from your account in accordance with our agreement with you is limited to that provided under the Electronic Funds Transfer Act (15 U.S.C. 1693), which provides, among other things, that TD AMERITRADE Institutional is only liable for actual damages if we make an unintentional, bona fide error, so long as we maintain procedures reasonably adapted to avoid the error.

There may be other exceptions stated in our agreement with you.

**TD AMERITRADE Institutional**  
4075 Sorrento Valley Blvd., Suite A  
San Diego, CA 92121

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