

# ACH Authorization Agreement

BNY MELLON, N.A.

Please complete the following fields to set up the electronic transfer of funds between your BNY Mellon, N.A. account and the account with your bank/financial institution. You may begin depositing funds into your bank custody account from your bank/financial institution or send payments to your bank/financial institution account from your bank custody account upon approval. All transactions are processed through the Automated Clearing House ("ACH") system. **If you need to request a distribution from your retirement account, please complete an IRA Distribution Form in addition to this Agreement.**

## STEP 1. ACCOUNT INFORMATION

Account Number	Account Title
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## STEP 2. INSTRUCTIONS

☐ Set up new instructions. ☐ Replace existing instructions. Complete all applicable sections.

Nickname/description for instructions (optional)

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## STEP 3. TYPE OF REQUEST

### Standing Instructions — Ad-Hoc (set up does not include a periodic instruction)

- ☐ Standing instructions for contributions INTO my BNY Mellon, N.A. account ONLY.
- ☐ Standing instructions for distributions OUT OF my BNY Mellon, N.A. account ONLY.
- ☐ Standing instructions for transfers INTO and OUT of my BNY Mellon, N.A. account.  
Proceed to Bank and Other Financial Institution ACH Information sections.

### Periodic Recurring Contributions/Distributions

Select all applicable options below then proceed to Amount, Start Date and Frequency of Periodic Requests section.

- ☐ Set up recurring contributions INTO my BNY Mellon, N.A. account (Deposit). For retirement accounts, also complete the Retirement Contribution Type section.
- ☐ Set up recurring distributions OUT OF my BNY Mellon, N.A. account.
- ☐ Set up systematic purchase of mutual funds. ACH is contingent upon the execution of periodic mutual fund purchases.

### Optional Standing Instruction Set Up

☐ Check here if you would also like to save banking information as a standing instruction for ad-hoc requests.

Use banking information for ☐ Withdrawal ☐ Deposit ☐ Both (If no selection is made, direction will follow set up of the periodic instruction.)



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BNY MELLON, N.A.

Account Number

## STEP 4. AMOUNT, START DATE AND FREQUENCY OF PERIODIC REQUESTS

### Contribution/Systematic Mutual Fund Purchase Amount

Dollar Amount \$ \_\_\_\_\_

### Periodic Payment Instructions

Please select fixed amount or percentage as your payment method.

☐ **Fixed Amount**

Principal \$ \_\_\_\_\_

Income \$ \_\_\_\_\_

☐ **Percentage**

Principal \_\_\_\_\_ %

Income \_\_\_\_\_ %

### Frequency

Semi-monthly distributions take place 14 calendar days after the start date.

Requests scheduled on a weekend or holiday will occur on the following business day.

### Select one option only.

Weekly ☐ M ☐ T ☐ W ☐ TH ☐ F

☐ Semi-monthly occurs twice a month (start date must be between the 1st and the 16th of the month)

☐ Monthly (occurs every month)

☐ Last business day of the month

☐ Bi-monthly (occurs every other month)

☐ Quarterly (occurs every 3 months)

☐ Semi-annually (occurs twice a year)

☐ Annually (occurs once a year)

Start Date

End Date (optional)

## STEP 5. RETIREMENT CONTRIBUTION TYPE

For applicable retirement accounts only.

### Select one option only.

☐ Participant current year

☐ Employee deferral current year

☐ Employee deferral prior year

☐ Employer current year

☐ Employer prior year

☐ Employer matching current year

☐ Employer matching prior year

☐ Qualified matching

☐ Qualified non-elective

☐ Voluntary after tax

## STEP 6. BANK AND OTHER FINANCIAL INSTITUTION ACH INFORMATION (REQUIRED)

Account Holder's Name and Title at Financial Institution (i.e. John Smith or Smith Dental)

Bank/Financial Institution Name

ABA Number

Account Number

City

State

If title of bank account differs from title on your BNY Mellon, N.A. account, please provide the relationship between the parties

**Account Type:** ☐ Checking ☐ Savings

I (we) hereby authorize BNY Mellon, N.A. to initiate credit/debit entries to the financial institution indicated in Bank and other financial institution ach information section and further authorize my (our) financial institution to debit the same to such account.

### Third Party Disbursements

Outbound (one directional) requests to a third party are allowed where the recipient is clearly identifiable. Disbursements to corporate recipients (i.e. bill payment requests) are not acceptable as the recipient may not be able to properly apply the payment for the benefit of the account holder. **Note: Incoming (one directional) requests from a third party are approved on an exception basis only.**

Outbound requests based on bi-directional instructions will require the signatures of the receiving account authorized signers.

**STEP 7. ADDITIONAL ACH DETAILS (OPTIONAL)**

Applicable for: Periodic Instructions and One-Time Payments. Additional details can be provided at time of initiation for requests based off of Standing Institutions.

**Request Reason (applicable for Non-Retirement accounts only)**

This can be selected from a drop down list available in the Asset Movement initiation screen in NetX360® which will be recorded with the transaction.

**Custom Trailer (maximum of 38 characters)**

This can be entered when utilizing the Asset Movement initiation screen in NetX360.

**Paid for information (Applicable for Trust Accounts)**


You may select from participants listed on the trust account that the wire is payable for (for example: Trust name, trustee, grantor, and/or beneficiary). This can be selected when utilizing the Asset Movement initiation screen in NetX360.

**STEP 8. ADVISOR ATTESTATION AND SIGNATURE****Required for establishing new instructions or replacing existing instructions if Funds Transfer Agreement directs callback to the Investment Advisor.**

By signing below, I represent that the following are true regarding these client instructions and the respective client Letter of Authorization ("LOA"):

- The client instructions as described in this LOA have been reviewed and approved and are in full compliance with our firm's policies and procedures.
- I have verbally confirmed **via outbound phone call to a phone number on record** or in person with the account holder(s) (or someone authorized to act on his/her behalf) that any written LOA instructions received were actually authorized by the account holder(s) (or someone authorized to act on his/her behalf). I understand that I am fully responsible for any loss resulting from fraudulent disbursement instructions presented to BNY Mellon, N.A. for approval without my prior verbal confirmation.
- I am an authorized signor of my firm and/or authorized to act on its behalf.

**Advisor Signature**

Print Name	Date
Signature 	
Title and Position	

**STEP 9. SIGNATURE (REQUIRED)**

**Instructions: To establish bi-directional instructions allowing for movement of assets both into and out of your BNY Mellon, N.A. account, or deposit only instructions for movement of assets into your BNY Mellon, N.A. account, all parties on both the bank and BNY Mellon, N.A. accounts are required to sign the form.**

**To establish withdrawal only instructions allowing for movement of assets from your BNY Mellon, N.A. account, only the signatures of the BNY Mellon, N.A. account parties are required.**

**Bi-directional and deposit set-ups: for business (e.g., corporations, limited liability companies, partnerships, etc.) And trust accounts, separate supporting documentation confirming the signature authority for both the BNY Mellon, N.A. and bank accounts are required.**

This authority is to remain in full force and effect until BNY Mellon, N.A. has received written notification from me (or either of us) of its termination in such time and in such manner as to afford BNY Mellon, N.A. and my (our) financial institution a reasonable opportunity to act on it. It is understood that if the period purchase of mutual funds is selected as a contribution type, this agreement authorizes payment for purchasing securities through my investment professional or financial organization via the systematic reinvestment system (SRS).

I/we represent and warrant that each of us is an owner on the Bank Account and that each of us has full authority to cause funds to be withdrawn from the Bank Account and credited to the BNY Mellon, N.A. account identified in Account Information section. I/we understand that BNY Mellon, N.A. is relying upon this representation in agreeing to permit the movement of funds via ACH between my/our BNY Mellon, N.A. account and the Bank Account.

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BNY MELLON, N.A.

Account Number

All registered owners on your BNY Mellon, N.A. account must sign in Signature section.

Examples of acceptable name differences include a bank account using middle initial instead of full middle name when the BNY Mellon, N.A. account does not. **Other name differences will require the completion of the ACH Authorization One and the Same Certification appended to the end of this form.** Electronic signatures have the same legal effect, validity or enforceability as a manually executed signature or physical delivery thereof, to the extent and as provided for in any applicable law.

Print Name	Date
Signature X	

Print Name	Date
Signature X	

Print Name	Date
Signature X	

Print Name	Date
Signature X	

## STEP 10. ACH AUTHORIZATION AGREEMENT: ONE AND THE SAME CERTIFICATION

### Name Differences

If the name on your BNY Mellon, N.A. account is not an exact match to the name on your bank account (i.e., using an initial for the first name instead of full first name or using the suffix Jr. or Sr. on one but not the other) but each account belongs to you, please certify that you are indeed one and the same person by signing below. Please note name changes due to marriage, divorce or other legal name change do require a completed one and the same certification.

I certify that \_\_\_\_\_ and \_\_\_\_\_ are one and the same person.  
(name on bank account) (name on BNY Mellon, N.A. account)

Name	Date
Signature X	