

Schwab MoneyLink® Electronic Funds Transfer Form Information and Instructions

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www.schwab.com
1-800-435-4000 (inside the U.S.)
+1-415-667-5009 (outside the U.S.)
1-888-686-6916 (multilingual services)

Information for Successful Electronic Funds Transfer

- Use this form to enroll in Schwab MoneyLink and establish a standing authorization to transfer funds electronically between your bank (or other financial institution) and your Schwab account(s). Complete a separate form for each transfer instruction you would like to set up or change.
- **Required: Attach an original preprinted cancelled or voided check (no photocopies) to ensure proper routing.**



ABA Transit
Routing Number Account Number

Other acceptable documentation for accounts without checks:

- Preprinted deposit slip for savings accounts
- A letter from your financial institution, signed by an officer on its letterhead, which includes account title, account number, account type and ABA Routing Number

- **Allow three weeks** for Schwab to receive and enroll your account before you request your first transfer. Once Schwab approves your enrollment form, you will receive written notification in the mail. You will also receive a copy of the MoneyLink Terms and Conditions that govern your use of, and provide additional information about, the service.
- If this application is not received in time to make the first requested transfer date, we will start on the next transfer date in the sequence. For example, if you ask us to begin monthly transfers on June 1 and we receive your application on June 2, we will start the transfers on July 1 instead.
- The maximum amount you can transfer in a single transaction is \$100,000.
- Be sure to contact the other bank or financial institution when changing or canceling an existing transfer instruction.
- Generally speaking, electronic transfers are not available for loan products (such as HELOCs). Please check with your financial institution to be certain.

Important Information About Types of Transfers

Organization or Corporate Accounts

- MoneyLink cannot be used to set up transfers between a personal account and a corporate or organization account. MoneyLink can be used to set up transfers between two corporate accounts or two organization accounts as long as both accounts are titled in the name of the same corporation or organization and the same individuals have signing authority on both accounts. Schwab may require additional documents to set up MoneyLink for corporate or organization accounts.
- MoneyLink can be used to set up transfers between a personal account and Sole Proprietor, Sole Owner or Doing Business As (DBA) accounts.
- For Investment Club accounts, transfers are permitted only between accounts with the same titling.

Custodial Accounts

Withdrawals from Custodial accounts are permitted only to Custodial accounts with the same titling where the minor is the only party of beneficial interest.

Retirement Accounts

- This form **cannot** be used to request a distribution from IRA or Education Savings accounts. Visit www.schwab.com to download the Schwab IRA and ESA Distribution Request Form or call us at 1-800-435-4000 to have the form mailed to you.
- Schwab MoneyLink is **not** available for transfers into or out of Schwab SEP-IRA, SIMPLE IRA, 403(b)(7) Qualified Retirement Plan (QRP), Keogh or Individual 401(k) accounts.
- For transfers into IRA Accounts, if you do not specify a contribution limit or if you do not establish a regular contribution schedule, we will set your limit at the current federal maximum annual contribution limit based upon your age. If you have questions about the maximum annual contribution limit for a given tax year, please consult with your tax advisor. For each contribution year, transfers will stop once you have reached the contribution limit or at the end of the year, and your existing transfer schedule will resume in January for the next contribution year. If you would like to change your limit, call us at 1-800-435-4000.