CREATING AND VERIFYING A NEW BANK LINK

Create a New Bank Link

Note: It takes at least a few days before a new bank link can be verified and used – and a few more days before money can be transferred. In addition, the maximum amount that can be deposited to an account, via EFTs initiated with us, is \$15,000 over a 30 calendar day period. By contrast, there are no limits on deposits by Check, Wire, Direct Deposit, Bill Pay, or EFTs initiated at your financial institution. If you are trying to move money in a shorter period, or moving large amounts, please use one of these other methods.

<u>Step 1</u>: Select **Transfer Money** from the pull-down menu next to your account on the **Accounts** page.





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Step 2: Select the Bank Links tab on the Transfer Money page

counts Settings	Statements & Tax Records Market Research		Add Another Account
ransfer M ● Deposit	oney for FN-foliotest1 LN-foliotest1 Withdrawal		
Deposit Mo	ney Into Your Account	🖨 Print	RELATED LINKS What types of checks do you accept? Funds Availability Policy
Deposit Type:	Select Deposit Type		

Select Add Bank Link on the Bank Links tab.

S Folio Investir	ng				Add Another	Account	Logout
Accounts Settings Statements &	Tax Records Ma	arket Resea	rch		Help	Search	٩
Transfer Money for F Deposit Gewithdrawal Add or Delete Bank Ling Set up EFT and wire bank links from e + Add Bank Link	Transfer Activity	St1 LN D Bank	-foliotest1				
FINANCIAL INSTITUTION	ACCOUNT	LINK TYPE	ACCOUNT HERE	DATE CREATED	CREATED BY	STATUS	
WELLS FARGO BANK, NA	Checking - XX	EFT	EA0131200Y	02/02/2015	Customer Sup	Active	ŵ



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<u>Step 4</u>: The following screen is displayed. Select **EFT**.

S Folio	nvesting Add Another	r Account	Logout
Accounts Settings	Statements & Tax Records Market Research Help		٩
Transfer M ● Deposit	Add New Bank Link Bank Link Type:		
Add or Dele Set up EFT and w			
+ Add Bank Link		STATUS	
WELLS FARGO		Active	Û
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	Cancel		

<u>Step 5:</u> Enter the required information about your bank link and financial institution, and then choose **Continue**.

counts Settings	Statements & Tax Records	Market Resear	sh		Help	Search	
	Add New Bank Link						
ranster M	Bank Link Type:	EFT	Wire				
🕫 Deposit 🛛 🗎	Account Type at Financial Institution:	Checking	Saving				
Add or Del	ABA Routing Number:	121000248					
Set up EFT and wi	Financial Institution Name:	WELLS FARGO	BANK, NA				
	Financial Institution Account Number:	12345678					
+ Add Bank Link	Confirm Financial Institution	12345678				CTATUS	
WELLS FARGO I	If you have check writing ability v left-hand corner of their check. You can also contact your finance	with this institution	, you can find the request this infor	ABA/routing number in t	he lower	Active	Û
	ABA Routing Number Bank Account	Int Number					



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<u>Step 6:</u> The next screen displays the accounts you have access to that are eligible to use this Bank Link. Select which accounts you want to use with this bank link and choose **Continue**. You will be able to change your selections in the future (including associating other or new accounts or terminating this bank link), by coming back to the **Bank Links** tab and modifying this bank link.

S Folio Investing				Logout
Accounts Settings	Statements & Tax Records Market Research	Help		٩
Transfer M #Deposit B Add or Delu	Select Folio Accounts to be Linked Select AI Accounts Accounts Accounts Accounts AccountName-EA0131200Y - EA0131200Y - Individual (RegistrationInfo-EA0131200Y) AccountName-EA0131800M - EA0131800M - Individual (RegistrationInfo-EA0131800M)			
Set up EFT and wi				
+ Add Bank Link				
FINANCIAL INSTITUT			STATUS	
WELLS FARGO			Active	ŵ
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WELLS FARGO			Pending	Û
WELLS FARGO			Pending	ΰ
	Cancel	Continue		

<u>Step 7:</u> The review screen is then displayed. Choose **Modify** to make changes or **Submit** to request that this new bank link be established. <u>Note: You will still need to verify the new bank link before it can be used – see Verifying</u> <u>A New Bank Link below.</u>

S Folio	Investing		Add Another	Account	Logout
Accounts Settings	Statements & Tax Records Market	Research	Help		٩
Transfer M *Deposit B Add or Del Set up EFT and w	Review Your Bank Link Re For the security of this account, the account 3 to 4 days after submitting this request, the withdrawal at their financial institution. Thes services provider. The account owner will n exact deposit amounts. This will activate the if a bank link is not activated within 10 days Any bank links created for this account will	equest it owner will need to verify this bank link before it ca e account owner will see 2 small deposits and a con te transactions will come from Reich & Tang, our ba ed to click Verify on the Bank Links page and er bank link and make it available for use. , it will be deleted. be available to all members with 'Money Mover' acc	in be used. responding inking iter the ress.		
+ Add Bank Link	Bank Link Type:	Electronic Funds Transfer (EFT)			
FINANCIAL INSTITUT	Account Type at Financial Institution:	Checking		STATUS	
WELLS FARGO	Financial Institution Name:	WELLS FARGO BANK, NA		Active	ü
WELLS FARGO F	Financial Institution Account Number:	1234567890		Pending	10 10
WELLS FARGO I	Linked Accounts:	AccountName-EA0131200Y - EA0131200Y - India (RegistrationInfo-EA0131200Y) AccountName-EA0131800M - EA0131800M - India	vidual	Pending	ů ů
WELLS FARGO		(RegistrationInfo-EA0131800M)		Pending	±
WELLS FARGO				Pending	±
WELLS FARGO	Cancel	Modify	Submit	Pending	Û



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Verifying a New Bank Link

Step 1: Within a few days after a new bank link request is submitted, you will see two small deposits (which will then be withdrawn) made into the linked bank account at your financial institution. The deposits will be noted as coming from "Reich & Tang" (our service provider for this purpose).

<u>Step 2</u>: After seeing these two deposits, log back in to our site and select the **Bank Links** tab on the **Transfer Money** page. Next, choose **Verify**.



<u>Step 3</u>: Enter separately the amount of each of the two small deposits (the order you enter them does not matter) and choose **Submit**. Your bank link will then be activated and available for use.

counts Settings	Statements & Tax Records Marke	t Research Help		
ransfer N	Bank Link Validation			
Deposit d	Linked Accounts:	AccountName-EA00194002 - EA00194002 - IRA Rollover (RegistrationInfo-EA00194002) AccountName-EA00199007 - EA00199007 - Individual (RegistrationInfo-EA00199007)		
Set up EFT and v	Bank Link Type:	ACHMD		
1 Add Devis Links	Account Type at Financial Institution:	Checking		
+ Add Bank Link	Routing Number:	011000015		
FINANCIAL INSTITU-	Financial Insitution Account Number:	XX1234	STATUS	-
WELLS FARGO	Financial Institution Name:	FEDERAL RESERVE BANK	Active	
ł	Bank Link Creation Date:	03/02/2015		
	Status:	Pending verification		
Y F	To activate this bank link, enter the two dr Reich & Tang, our banking services provi If you did not authorize this bank link, do i immediately.	eposit amounts received in your financial institution account from der. Deposit amounts can be entered in any order. not Verify and also contact your financial professional	, , ,	



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