

Funds Transfer Service Enrollment Form



The Funds Transfer Service gives you the means to move money between enrolled accounts by contacting your branch office or you may utilize self service capabilities within MyMerrill™ and 1.800.MERRILL (1.800.637.7455). Requests made through MyMerrill™ and 1.800.MERRILL (1.800.637.7455) are secured by a Personal Authorization Password – a code you select.

1 Enroll your accounts

Account A (Primary) Eligible Merrill Account Types: <ul style="list-style-type: none"> • Cash Management Account® • Working Capital Management Account® (WCMA) & WCMA Sub • Business Investor Account® • Retirement Cash Management® Account (RCMA) & RCMA II (RCMA II can only receive credits) • Endowment Management Account® 		Account B (Secondary) Eligible Account Types: <ul style="list-style-type: none"> • All Account A Eligible Types • Checking/Savings Account • CMA Sub Account • EMA Sub Account • RCMA Sub Account 		
Bank of America, N.A. (BANA) Account Type Loan Management Account® (LMA)				
Ineligible Account Types: Individual Investor Account (“Delaware” account), Business Delaware account, Retirement account (IRA, IRRA, ROTH), 529 account, Health Savings Account, Endowment Management Account II®, International Cash Management Account®, Enhanced Cash Management Account®, Blackrock PI, Commercial Bank Account Ineligible Client/Ownership Types: Conservatorship, Estate, Guardianship For LMA Accounts: LMA Accounts are demand lines of credit offered by Bank of America, N.A. and secured by designated Merrill brokerage accounts. FTS transfers from an LMA Account to a Merrill account is not permitted. An additional form will be needed to request the LMA auto-deduct feature which allows you to set up automatic interest repayments. See LMA FTS Transaction Availability Chart and disclosures on the last page.				
Account A (Merrill Primary Account Number) _____		Account B (Secondary Account Number) _____	ABA Routing Number _____	Checking Number _____
List all Account A (Primary) Holder names (include all trustees/joint account holders, if applicable, business accounts only require a business agreement signor to be listed) Name _____ Name _____		List all Account B (Secondary) Holder names (include all trustees/joint account holders, if applicable, business accounts only require a business name to be listed) Name _____ Name _____		
If Account B (Secondary) is not a Merrill or Bank of America account, please attach a preprinted voided check on page 2 of this document. OR If you do not have a voided check, please provide a statement with account title/account number pre-printed or a typed letter from your financial institution on their letterhead. The letter must be signed by an officer of the institution and include the below information:				
• Account title • Account number • Account type (checking or savings) • ABA routing number				
Please note: Typed Direct Deposit forms are acceptable for transfers from A to B only. Deposit slips will not be accepted in lieu of a letter from your financial institution.				

2 Select transaction options

- REQUIRED – Select one direction for items 1-3
1. (Debits) Only from Account A to Account B
 2. Transfers in both directions
 3. (Credits) Only from Account B to Account A

- OPTIONAL – Additional features (Select in addition to a 1, 2 or 3 direction choice)
4. Daily Transfers of All Dividends and Interest from Account A to Account B
 5. Monthly Transfers of All Dividends and Interest from Account A to Account B

Please note: By selecting “Daily Transfers of All Dividends and Interest” (option 4) or “Monthly Transfers of All Dividends and Interest” (option 5), transfers will continue until cancelled or until Account A is closed. This selection will override any previous selections made for Account A with regard to dividends and interest. The amount of each transfer will vary based on the securities held in Account A and the amount of dividends and interest received in Account A for the applicable period. The amount of each transfer will be reflected in your periodic account statement.

There must be at least one common owner between accounts to qualify for both way transfers.
 For business accounts, transfers in both ways are possible if the Tax Identification Numbers are identical, or if the business account is a sole proprietorship and the sole proprietor is the owner of the other account. If these requirements are not met, only transfers from A to B (debits) will be allowed.

3 Recurring (required if establishing recurring instructions)

Amount (REQUIRED) _____

From/Losing account (REQUIRED) Account A Account B

Frequency (REQUIRED) Select one from below options

Weekly	Monthly, last business day
Every two weeks	Every three months
Monthly	Every six months
Monthly, first business day	Annually

Start Date (REQUIRED) (MM/DD/YYYY) _____

Duration (REQUIRED)
 For Monthly transfers that are not on a First Business Day/Last Business Day frequency, the number of transfers limit is 999. For Monthly First Business Day/Last Business Day frequencies, the limit is 110. The set dollar amount limit is 15M.

- Continue Indefinitely
- Continue until a set number of transfers have been scheduled _____
- Continue until a set end date (MM/DD/YYYY) _____
- Continue until a set dollar amount has been scheduled
- Total Amount \$ _____

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By signing this form, you hereby authorize Merrill and BANA to initiate the types of transfers indicated above, and adjustments for any entries made in error to your account indicated above, and authorize the depository named that account to debit and/or credit the same to such account. This authorization is to remain in full force and effect until Merrill and/or BANA as applicable has received notification from you of its termination, or until your account is closed, whichever is earlier.

If you are a Trustee or other Fiduciary for these accounts, you represent and warrant by signing below: 1) that the terms of the trust instrument, fiduciary agreement, governing document, or court appointment permit the Funds Transfer Service transactions that you are authorizing; or 2) that, if applicable, the Funds Transfer Service transactions you are authorizing represent valid partial or total revocations; and 3) that Merrill may conclusively rely on these representations. You will receive the Funds Transfer Agreement and Description electronically or via mail, based on the delivery preferences you have requested, which you will be deemed to have read and agreed to by using the Funds Transfer Service.

By signing below, you also agree that the following terms in the Funds Transfer Agreement and Description are amended as follows: (a) references to "Account", "Primary Account", and "Secondary Account" shall include LMA Accounts and (b) references to "Merrill Lynch, Pierce, Fenner & Smith Incorporated" shall include Bank of America, N.A. and its affiliates.

To cancel any previously established transfers please select the appropriate option on mymerill.com, call 1.800.MERRILL (1.800.637.7455) or contact your advisor.

4 Sign and submit the forms

For single and joint accounts, one account holder must sign. If acting in a fiduciary capacity please add appropriate title. For trusts, other fiduciary arrangements, or businesses where all trustees/fiduciaries/authorized representatives must act by a majority or unanimously please have all required persons sign.

X _____ Signature	_____ Title:(Ex:Trustee, Custodian, Member, Manager, President, etc.)	_____/_____/_____ Date (MM/DD/YYYY)
X _____ Signature	_____ Title:(Ex:Trustee, Custodian, Member, Manager, President, etc.)	_____/_____/_____ Date (MM/DD/YYYY)
X _____ Signature	_____ Title:(Ex:Trustee, Custodian, Member, Manager, President, etc.)	_____/_____/_____ Date (MM/DD/YYYY)
X _____ Signature	_____ Title:(Ex:Trustee, Custodian, Member, Manager, President, etc.)	_____/_____/_____ Date (MM/DD/YYYY)

Note: Please use a new form for each additional Account A and Account B you enroll. Please retain a second copy of this form for your records.

If Account B (Secondary) is not a Merrill or a Bank of America account, attach a voided check, statement or bank letter. Deposit slips are not acceptable.

Branch office: Upload document under Account A only.

YOUR NAME AND ADDRESS _____ 20

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

BANK NAME AND ADDRESS _____

123456789 345678 1011

Attach check here.

Attach check here.

Branch office: Upload document under Account A only.

Attach check here.

Funds Transfer Service Enrollment Form

Guidelines to complete the Funds Transfer Service Enrollment Form:

Section 1 — Verify eligibility for Funds Transfer enrollment.
Eligible/Ineligible account/client types — See Page 1

Section 2 — Select one (REQUIRED) transaction option (#1–3) and, if desired, an optional dividend sweep option (#4 or 5).

Section 3 (OPTIONAL) — Complete all required fields if establishing a recurring transfer.

Section 4 — The appropriate account holder(s) sign the form and write their title if signing in a fiduciary capacity.

- For single and joint accounts, one account holder must sign.
- For trusts, other fiduciary arrangements, or businesses where all trustees/fiduciaries/authorized representatives must act by a majority or unanimously please have all required persons sign.
- In order to transfer in both directions or credits, there must be at least one common owner between accounts.
- Attach a voided check, statement or bank letter to page 2 for non-Merrill or non-Bank of America accounts. (Deposit slips are not acceptable.)
- Checks without a preprinted name and address can only be used to establish disbursements from Account A (Debits).
- If there is a discrepancy between account holder names, additional documentation may be required.

FTS Transaction Eligibility Chart:

Depending on the type of accounts you enroll, you are able to transfer to, from or between the Account A you designate and other accounts.

Single, joint or trust accounts	UGMA or UTMA accounts	Business accounts
<p><i>Any type of transfer is possible if:</i></p> <ul style="list-style-type: none"> • At least one account holder is the same on both Account A and Account B, or • The Tax Identification Number (TIN) is the same on both Account A and Account B 	<p><i>Any type of transfer is possible if:</i></p> <ul style="list-style-type: none"> • Both accounts are UGMA/UTMA and the account holder names are an exact match 	<p><i>Any type of transfer is possible if:</i></p> <ul style="list-style-type: none"> • The business name and the Tax Identification Number (TIN) are an exact match, or • The business account is a sole proprietorship and the sole proprietor is an owner on the other account
If the accounts do not meet these requirements you may only transfer from Account A to Account B	Transactions must benefit the minor	If the accounts do not meet these requirements you may only transfer from Account A to Account B

For accounts outside Merrill to participate in Funds Transfer Service (FTS), your bank or financial institution must be able and willing to accept Automated Clearing House (ACH) credits and/or debits to that account. If you have questions about your institutions ACH capabilities, please contact the institution directly.

You must enroll separately in the MyMerrill™ service by visiting www.mymerrill.com, by calling 1.800.MERRILL (1.800.637.7455) or 1.866.4MLBUSINESS (1.866.465.2874), or by contacting your branch office.

From	LMA Loan Account	Available	Not Available
To	1. Merrill Account		X
	2. Account held at another firm or a bank	X	
From	Non-Purpose LMA Loan Account	Available	Not Available
To	1. Managed Merrill Account		X
	2. Non-Managed Merrill Account	X	
	3. Account held at another firm or a bank	X	
From	Purpose LMA Loan Account	Available	Not Available
To	1. Merrill Pledged Account		X
	2. Non-LMA collateral Merrill account	X	
	3. Account held at another firm or a bank	X	

Additional Guidelines and Disclosures if you use this FTS Form for LMA Accounts

If you are enrolling in a Loan Management Account as a primary account and elect to take advantage of the LMA Auto-deduct feature, a separate LMA Auto-deduct Request Authorization request form must be completed. Please contact your Merrill financial advisor for more information.

Transfers from LMA Account Disclosure Notice

The LMA Account is a demand line of credit offered by Bank of America, N.A. and secured by designated brokerage account(s) at Merrill. I understand that if I am utilizing this FTS service to set up a transfer from the LMA account, I am requesting and authorizing access to available credit from the LMA Account that, if approved by Bank of America, N.A. in its discretion, will result in advances under the LMA account that are subject to interest and finance charges and the described parameters for use of proceeds under the governing loan agreement and related documents.

Upcoming Withdrawal Notice from Bank of America, N.A.: In accordance with applicable requirements, if you provide us with a payment authorization or instruction, or send us a check to make a payment on your Loan Management Account®, Bank of America, N.A. will attempt to withdraw such payment in accordance with the terms of your authorization or as indicated on the check you provide. The withdrawal will pull from the account you specify and will be in the amount you have authorized in your payment authorization or check. The authorization you give to us may be in your loan agreement (as hereafter amended, modified or supplemented, the "Note") or in a separate payment authorization, instruction, or check that you provide to us. If this payment from the specified account is not successful, your loan account may be assessed a fee up to \$25 if such fee is authorized pursuant to the terms of your Note. Nothing set forth in this Addendum affects your right to terminate any automated payment authorization provided to the Bank in accordance with the Note or other payment authorization agreement, nor any terms or conditions of the Note or other agreements with Bank of America, N.A. Please contact your financial advisor if you have any questions or need to stop any automated withdrawals, or please call 1.800.MERRILL (637.7455). The institution where you have your account from which funds will be drawn for such withdrawal may also be able to assist you and may separately assess fees for overdrafts or failed withdrawals. Please note that, in accordance with the terms of your Note, your monthly payments may fluctuate based on a variety of factors, including the total outstanding principal balance on your loan, the interest rate on your loan for your billing period, and any additional amounts you choose to pay on your loan, as applicable. Your total payment will be applied to principal, interest and fees, in accordance with the terms of your Note. Please refer to your Note for a description of how your principal, interest and fees are calculated. You can also contact your financial advisor to request a copy of your Note or for information about how your total payment will be applied. If you make any interest-only payments, your principal balance will stay the same and you will not be closer to paying off your loan. For additional details, please refer to your Note, or contact us for additional information.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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