

CREATING AND VERIFYING A NEW BANK LINK

Create a New Bank Link

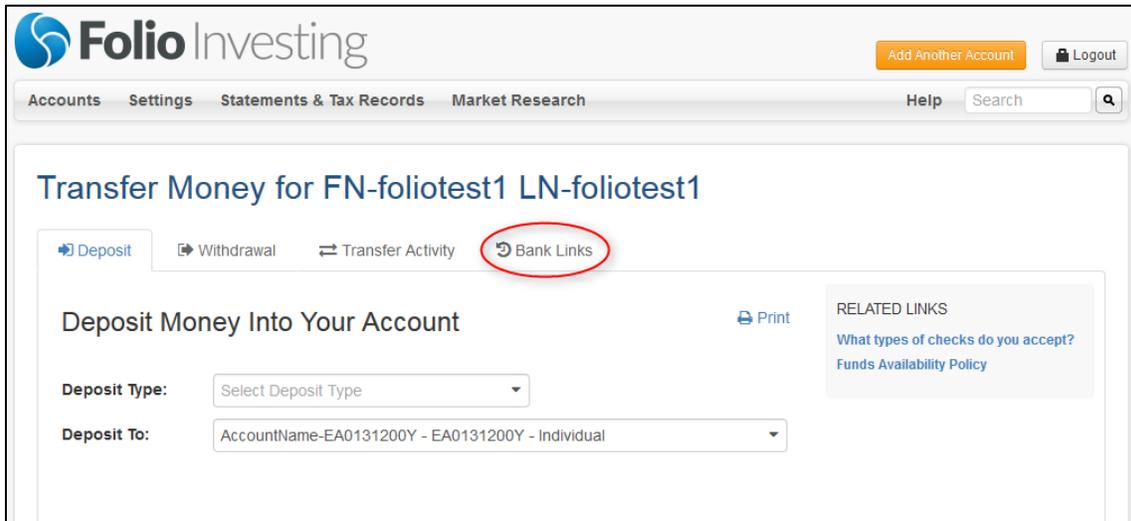
Note: It takes at least a few days before a new bank link can be verified and used – and a few more days before money can be transferred. In addition, the maximum amount that can be deposited to an account, via EFTs initiated with us, is \$15,000 over a 30 calendar day period. By contrast, there are 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.

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

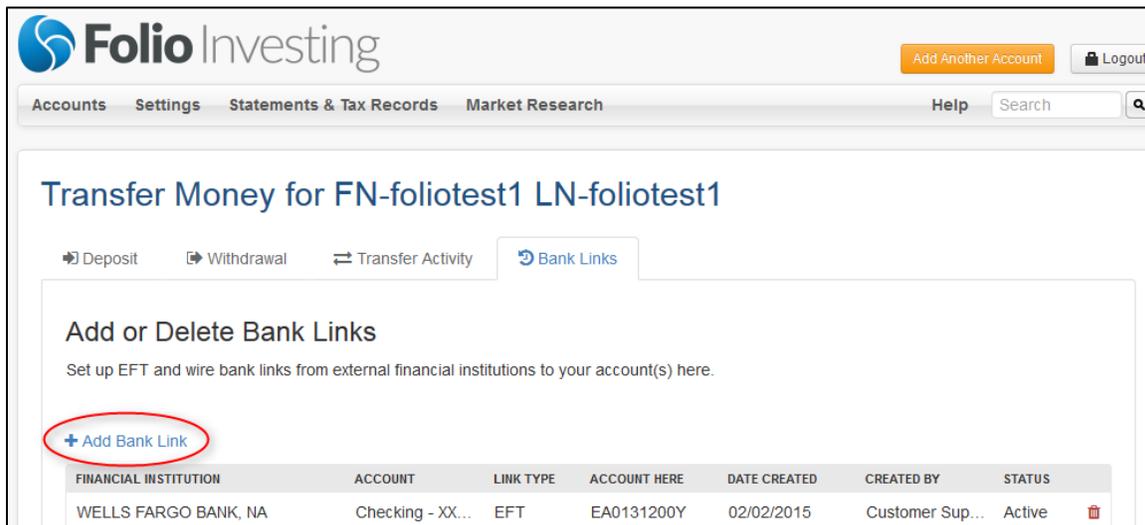
The screenshot displays the Folio Investing web interface. At the top, the logo and navigation tabs (Accounts, Settings, Statements & Tax Records, Market Research) are visible. The main content area is titled "Accounts for FN-foliotest1 LN-foliotest1" and shows a table of accounts. The first account, EA0131200Y, is selected, and its "Account Quick Links" menu is open. The "Transfer Money" option is highlighted with a red circle. Other options in the menu include "Transfer within Account", "Transfer Securities", "Internal Transfer - Deposit", "Internal Transfer - Withdrawal", "Set up Auto Buy/Sell", and "Set up Check Writing". The right sidebar contains a "Message Center" and "More Info" sections.

Account Name	Balance	Quick Links
EA0131200Y (Acct# EA0131200Y)	\$2.19	Transfer Money (highlighted)
EA0131800M (Acct# EA0131800M)	\$15.58	Transfer Money

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



Step 3: Select **Add Bank Link** on the **Bank Links** tab.



Step 4: The following screen is displayed. Select **EFT**.

Add New Bank Link

Bank Link Type: EFT Wire

Cancel Continue

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

Add New Bank Link

Bank Link Type: EFT Wire

Account Type at Financial Institution: Checking Saving

ABA Routing Number: 121000248

Financial Institution Name: WELLS FARGO BANK, NA

Financial Institution Account Number: 12345678

Confirm Financial Institution Account Number: 12345678

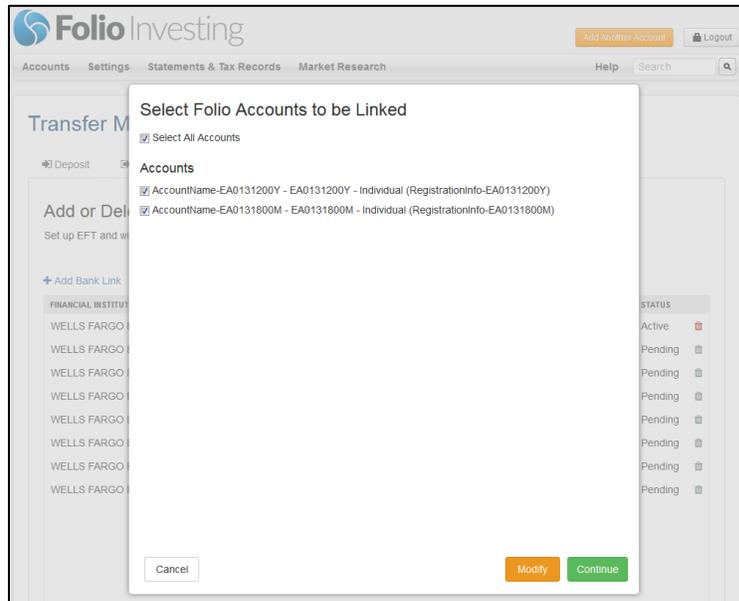
If you have check writing ability with this institution, you can find the ABA/routing number in the lower left-hand corner of their check.
You can also contact your financial institution and request this information.

ABA Routing Number Bank Account Number

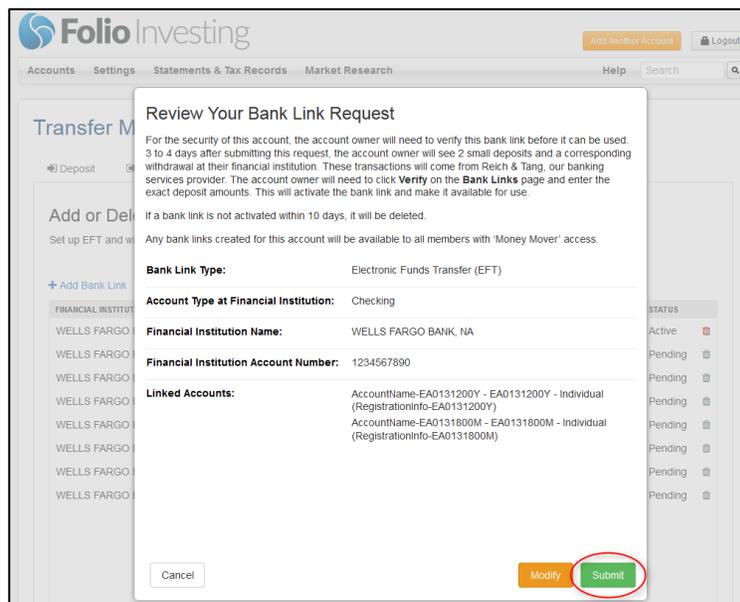
0000001868 000000529*

Cancel Continue

Step 6: 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.



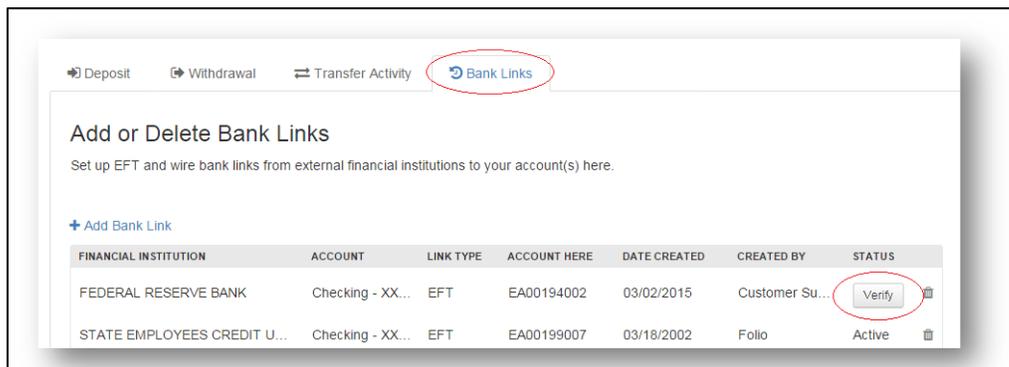
Step 7: The review screen is then displayed. Choose **Modify** to make changes or **Submit** to request that this new bank link be established. **Note: You will still need to verify the new bank link before it can be used – see Verifying A New Bank Link below.**



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).

Step 2: 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**.



Step 3: 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.

