

CADARET GRANT

FEDERAL FUND WIRE AUTHORIZATION (OUTGOING)- DOMESTIC

This letter provides authorization for the transfer of funds by Federal fund wire from my brokerage account to my bank account as detailed below.

Brokerage account number: _____

Brokerage account title: _____

Amount: _____

Bank information:

ABA number: _____

Name, city and state: _____

Bank account number: _____

Bank account title: _____

Secondary bank information – Use if receiving bank cannot receive Fed fund wires directly

ABA number: _____

Name, city, and state: _____

Bank account number: _____

Bank account title: _____

Ultimate beneficiary information:

Ultimate beneficiary: _____

Account number: _____

Additional instruction: _____

Wire fee of \$10 may be taken from client account or representative

Check this box, if you wish to have these wiring instructions as standing instructions

Account owner name (please print) Account owner signature Date

Account owner name (please print) Account owner signature Date

To the representative:

- If this is a third-party wire, please check the box to acknowledge that you confirmed these instructions verbally with the account owner/s. If the signatures are not notarized, please include a *Request for Signature Guarantee Form*.

Please fax the completed form and the *Request for Signature Guarantee Form*, if applicable, to the Cadaret, Grant Cashiering Department at 315.234.0428 or e-mail to cgcashiering@cadaretgrant.com.

Federal Fund Wire Authorization Form Instructions

The *Federal Fund Wire Authorization Form* provides the information required to process a federal fund wire from a brokerage account. Any Letter of Instruction (LOI) that includes all necessary information and the account owners' signatures is acceptable. There are separate domestic and international wire instruction forms. To request wires from qualified accounts, please use the *IRA Distribution Request Form* or the *Qualified Plan Distribution Request Form*.

The bank information is on the bottom of the account owner's bank check. The ABA number is the first nine digits in the lower left corner. The account number is the number that follows to the right. On a business check, the account number is on the bottom left, and the ABA number follows it on the right. Funds can be wired to a savings account. The account owner should contact the receiving bank to confirm the instructions to wire funds to a savings account.

Smaller banks and credit unions sometimes use an intermediary bank to receive wires. If this is the case, the first bank listed on the form receives the funds and transfers them to the second bank listed on the form. This is the bank where the account is held and where the funds are ultimately credited. The account owner should contact the receiving bank to confirm the wiring instructions.

The wire fee of \$10 can be charged to the account or taken from the representative's commission as indicated on the form.

Bank information to process wires can be placed on the account as standing instructions. The account owner indicates his or her intention to do this by checking the box indicated on the authorization form, or by stating this in the LOI. With standing instruction on the account, the representative can request federal fund wires without getting a letter of instruction signed by the account owner for each wire. The representative should confirm the bank information when taking subsequent requests.

Pershing will process third-party wires but additional paperwork is required. The account owners' signatures on the request must be either notarized or a request for signature guarantee must be included. If the request is received by the representative by e-mail or fax, a verbal confirmation must be made the representative to be sure the account owner initiated the request. As evidence of this verbal confirmation please check the box where indicated on the wire authorization form. Contact the account owner at the phone number on record, not a number included with the e-mail or fax. Be aware of diversionary tactics, such as a family emergency, that could be used to direct the confirmation call to a fraudulent contact number.

Cadaret, Grant & Co., Inc.

One Lincoln Center ▲ Syracuse, NY 13202 ▲ 315.471.2191 ▲ Fax: 315.475.6550

Regional management office: 200 Valley Road ▲ Mt. Arlington, NJ 07856 ▲ 973.770.2300 ▲ Fax: 973.770.0223

Member Financial Industry Regulatory Authority, Securities Investor Protection Corporation

Completed forms can be faxed to the Cadaret, Grant Cashiering Department at 315.234.0428 or e-mailed to cgcashiering@cadaretgrant.com. Requests received before 12:00 p.m. ET will be processed the same day, if the funds are available.

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