

## Automated Clearing House (ACH) Agreement Please read and agree to the terms below.

In this Agreement, "you" and "your" refer to the individuals or parties who are the account owners, consent to be bound by the terms of this Agreement. The following is a legally binding contract between you and Tradier Brokerage, Inc. ("TBI"). This agreement governs the use of the TBI Web site, services and content in relation to funding of my TBI account through the use of an Automated Clearing House (ACH) Transaction. Please note that this ACH Transaction Client Agreement (Agreement) does not supersede or limit the Terms and Conditions that govern your TBI account.

## **Addendum to the TBI Customer Agreement**

The terms outlined below are not all-inclusive and may be subject to change. TBI reserves the right to amend, change and revise this Agreement at any time and without prior notice to you. TBI will post such amendments, changes or modifications on the Web site, or at its option, may otherwise choose to deliver to you, electronically or otherwise, the amendments, changes or modifications or this Agreement. My continued use of the Web site and the Services after the amended Agreement is posted on the Web site constitutes your agreement to and acceptance of the amended Agreement, regardless of whether I have actually read the amendments, changes or modifications.

## **Terms of Usage**

You understand that TBI provides ACH services for the primary purpose of the purchase or sale of securities in your TBI account.

As applicable, TBI may modify your ACH bank instructions. From time to time, TBI, as the Originator, may receive a notification of change (NOC) from the Receiving Depository Financial Institution ("RDFI" or "your bank"), which NOC is transmitted to the Originator's Depository Financial Institution ("ODFI" or TBI). This NOC occurs when information previously provided has become out of date due to changes with the respective bank's ownership or structure. The Originator is required to affect these updates initiated by your bank (RDFI).

## **Electronic Delivery of Information**

You understand that TBI will electronically deliver to you all requirements for electronic funding, including requirements for bank setup(s), status of your deposits or withdrawals request(s), and any other information necessary to complete your requested transactions.

You understand that "electronically deliver" means that TBI may communicate such info to you by email or by posting the information on the TBI Web site.