charles SCHWAB
BANK

Contribution Instructions

1. Submit Contributions with Complete Instructions

Payment Instructions and Cutoff Times:
When submitting contributions to Charles Schwab Bank for an employee plan, please provide complete deposit information with each check, wire or ACH transaction, as shown below. This will ensure that contributions to the plan account are deposited accurately and timely. If instructions are incomplete or incorrectly formatted, such as missing the plan account number, this may delay the processing of the deposit. The Department of Labor has a regulation on timing requirements for depositing participant contributions into the trust account. For small plans, contributions must be deposited within 7 days of withholding or receipt.

Sample Wire Instructions	**Sample ACH Instructions**
Bank of America NT & SA 100 West 33rd Street, NY, NY 10001 **ABA# 026009593** Payee: Charles Schwab Bank Credit to: Acct# 12337-11961 FFC: **Acct#XXXXXX** Plan Name Or FFC: **AC-XXXXXX** Plan name Note: The wire format used should be exactly the same as that shown above. Any differences may delay posting.	Bank of America NT & SA 100 West 33rd Street, NY, NY 10001 **ABA# 121000358** Payee: Charles Schwab Bank Credit to: Acct# 12337-11961 FFC: **Acct#XXXXXX** Plan Name Or FFC: **AC-XXXXXX** Plan name
Send Checks To:	**Send Overnight Checks To:**
Note: Make checks payable to: Charles Schwab Bank, Account Number, FBO (plan name or SSN)	
Charles Schwab Bank P.O. Box 202770 Austin, TX 78720-2770	Charles Schwab Bank Trust and Custody 12401 Research Blvd., Building 2 Austin, TX 78759-2316

Processing Times & Instructions

- For ACH Pulls, the Effective Date is the date Charles Schwab Bank sends the ACH request to the client's bank. If you submit an ACH Pull with today's Effective Date **before 6 PM Eastern** (3 PM Pacific) your request will be sent today. Requests submitted after this time will be sent the next business day. Funds should be received within 24 to 48 hours.
- For wires/ACH received **before 7:30 p.m. Eastern** (4:30 p.m. Pacific), funds are available same day.
- For wires/ACH received **after 7:30 p.m. Eastern** (4:30 p.m. Pacific), funds are available next business day.

For more information, please contact Charles Schwab Bank at 877-319-2782.

2. Submit Notice of Deposit via Schwab Retirement Center (SRC) website

Instructions for submitting Notice of Deposit (NOD) online:

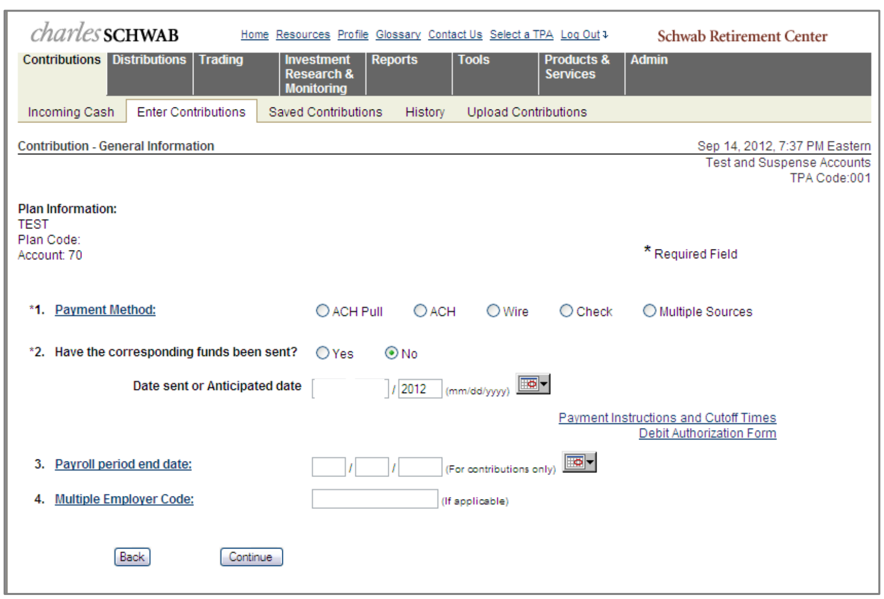
1. Go to the SRC website, https://src.schwab.com and click on the **Contributions** tab
2. Click on the **Enter Contributions** sub-tab which takes you to the Contribution – General Information page.
3. Click on the radio button next to the correct payment method.
   - To choose the *ACH Pull* payment method, your company must be enrolled for ACH Pull with Schwab Bank. If your company is enrolled, when the ACH Pull payment method is selected, bank account information will drop down to choose a bank(s). Enter an Effective Date in the fields to send the ACH request to the bank.
   - For *ACH, Wire, Check* and *Multiple Sources*, select the “Yes” or “No” radio button to indicate if corresponding funds have been sent. Enter the date funds were sent or the anticipated date for funds to be sent.

Benefits of Enrolling in ACH Pull include:

- No cost to enroll and transfer funds
- Quick deposits to the plan account
- Eliminate US Postal Service mailing time
- Faster investment of participant assets
- Compliance with Department of Labor regulations on timely deposits of contributions to plan
- Easier automated processing
- Eliminate rejection of contribution due to missing information or incorrect formatting

4. Click on the link for **Debit Authorization Form** to enroll in ACH Pull with Schwab Bank, if you are not already signed up. (See inset on ACH Pull benefits.)
5. Enter Payroll Period End Date and Multiple Employer Code information into the available fields, as appropriate.
6. Press the Continue button at the bottom.
7. You will receive a confirmation number that the NOD was generated after the information is submitted.

For more information, please contact Charles Schwab Bank at 877-319-2782.



CLEAR PRINT

Schwab Debit ACH Authorization Form

charles SCHWAB BANK

This form is required for each bank account for which Debit ACH is requested/approved.

Plan Sponsor Information

Plan Sponsor Name (please print)	Plan Name (please print)
Plan Account Number	Plan Sponsor Email Address (for notifications)

Recordkeeper Information

Recordkeeper Name (please print)	
Recordkeeper ID	Recordkeeper Email Address (for notifications)

By enrolling in Schwab Debit ACH, the Plan Sponsor is establishing a standing authorization that will allow Charles Schwab Bank to request electronic funds transfers between the appropriate Plan bank account (indicated below) and the applicable Charles Schwab Bank account. Electronic transfers will occur only when an authorized Plan Sponsor or Recordkeeper initiates payment using the Schwab Retirement Center ("SRC") website. Transfers are subject to the restrictions and provisions noted on this authorization form and in SRC's Terms and Conditions.

Print and mail the completed form to Charles Schwab Bank, Attn: Asset Control, P.O. Box 52087, Phoenix, AZ 85072-2087; email a scanned copy to CSTCAccountDocuments@schwab.com or fax a copy to 1-800-977-8261 (attention: Asset Control).

Charles Schwab Bank will notify you via email when the account is ready for the first Debit ACH transfer, typically within five (5) business days after the receipt of this form.

Debit ACH Authorization Release for Bank/Other Financial Institutions

The Plan Sponsor hereby authorizes Charles Schwab Bank (i) to initiate debit entries to and debit the bank account indicated below and (ii) when appropriate, to initiate reversals of erroneous or duplicate debit entries and credit the indicated bank account. Charles Schwab Bank is authorized to withdraw the exact amount of funds indicated on the SRC Notice of Deposit form associated with the Debit ACH order. This authorization will remain in full force and effect until Charles Schwab Bank has received notification from the Plan Sponsor or Recordkeeper of termination of such authorization and has had a reasonable opportunity to act upon such termination.

The ACH Pull feature requires that the Plan Sponsor bank account accept electronic debit entries from Charles Schwab Bank. We recommend that you contact your bank before submitting your first ACH transfer to ensure that you have the appropriate account settings in place.

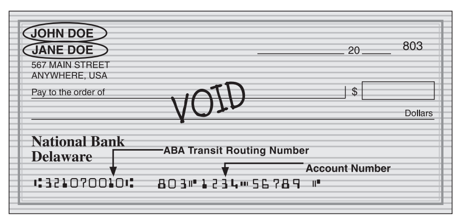
Charles Schwab Bank's company identification code is 2943149038 for your bank's reference.

Bank/Financial Institution Information

This is a: ☐ Corporate/Organization Checking Account ☐ Corporate/Organization Savings Account

Name of Bank or Financial Institution		
ABA Transit Routing Number	Account Number	Bank Account Name (Nickname)—Optional*

*If specified, Bank Account Name will appear on SRC for easy reference.



Attach a canceled or voided preprinted check (required)—originals only, no photocopies.

Other acceptable documentation for accounts without checks:

☐ Preprinted deposit slips for a savings account

☐ A letter from the financial institution, signed by an officer, which includes the account title, account number, account type and ABA Transit Routing Number

Removal of Bank Account

Remove the following bank account information from Charles Schwab Bank's records, including on the SRC website.

Name of Bank or Financial Institution		
ABA Transit Routing Number	Account Number	Bank Account Name (Nickname)—Optional

Signature(s) and Date(s) Required

X Authorized Plan Sponsor Signature	Print Name	Date
X Additional Authorized Plan Sponsor Signature	Print Name	Date

This authorization may be terminated by any of the parties at any time by writing to Charles Schwab Bank, Attn: Asset Control, P.O. Box 52087, Phoenix, AZ 85072-2087, or by calling 1-877-319-2782.

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