charles SCHWAB

TRUST BANK

Contribution Instructions

1. Submit Contributions with Complete Instructions

Payment Instructions and Cutoff Times:

When submitting contributions to Charles Schwab Trust 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

Bank of America NT & SA
100 West 33rd Street, NY, NY 10001
ABA# 026009593
Payee: Charles Schwab Trust Bank
Credit to: Acct# 12337-11961
*FFC: please use one of the following acceptable formats for **wire** instructions:

Prefix	Sample
AC	AC 123456 Plan Name
AC-	AC-123456 Plan Name
ACCT	ACCT 123456 Plan Name
#	#123456 Plan Name
ACCT#	ACCT#123456 Plan Name

Sample ACH Instructions

Bank of America NT & SA
100 West 33rd Street, NY, NY 10001
ABA# 121000358
Payee: Charles Schwab Trust Bank
Credit to: Acct# 12337-11961
*FFC: please use one of the following acceptable formats for **ACH** instructions:

Prefix	Sample
AC	AC 123456 Plan Name
AC-	AC-123456 Plan Name
ACCT	ACCT 123456 Plan Name
#	#123456 Plan Name
ACCT#	ACCT#123456 Plan Name

*Note: The wire or ACH format used should be exactly the same as that shown above. Any differences may delay posting.
To generate a preview of the acceptable formats for your plan, enter the account details below.

Plan Number: ____________ **Plan Name:** ______________________________ Preview > Reset >

Send Checks To:

Note: Make checks payable to: Charles Schwab Trust Bank, Account Number, FBO (name and SSN)

Charles Schwab Trust Bank
P.O. Box 81686
Austin, TX 78708

Send Overnight Checks To:

Charles Schwab Trust Bank
11800 Schwab Way
Austin TX 78758

Processing Times & Instructions

- For ACH Pulls, the Effective Date is the date Charles Schwab Trust 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 Trust Bank at 877-319-2782.

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

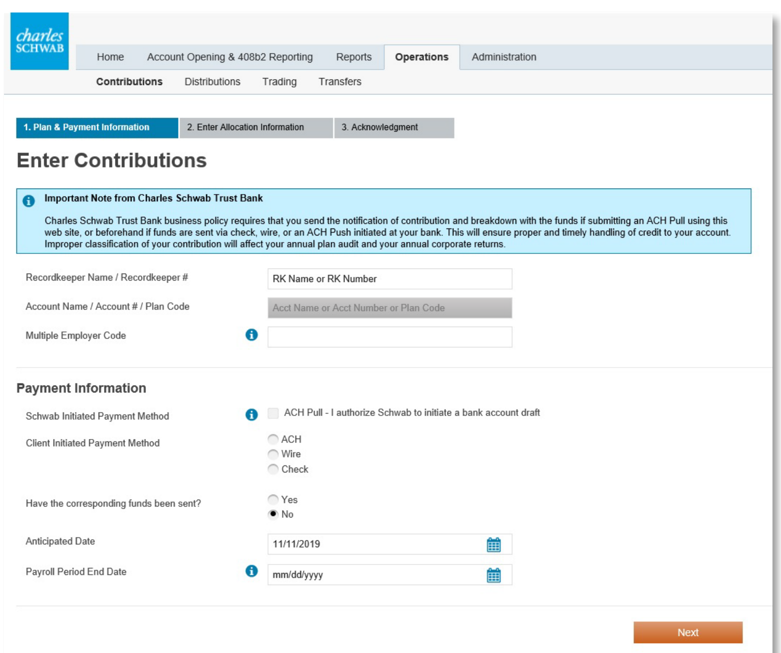
Instructions for submitting NOD online:

1. Go to the SRC website, https://src.schwab.com and click on the **Operations** tab
2. Click on the **Enter Contributions** link under Contributions 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 Trust 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.



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