

Terms and Conditions for Electronic Funds Transfer (EFT)

These terms and conditions govern on demand and recurring Electronic Funds Transfer(s) (EFTs) services Edward D. Jones & Co., L.P. (Edward Jones) provides to you in accordance with the instructions you have provided to Edward Jones, including EFTs from one Edward Jones account to another and EFTs to or from financial institutions (FI) originated on your behalf by Edward Jones (the Service). In these terms and conditions, the words “you” and “your” refer to all the owners and properly authorized parties of the Edward Jones account(s) to or from which you designate EFTs to be made (Edward Jones Account), and “we”, “our”, “us” and “ours” refer to Edward Jones. The FI account, as designated by you, can be your account or an account belonging to another person, and it may be an account with us held by someone other than you (FI Account, and collectively with Edward Jones Account, the Accounts). You agree that you will not initiate any EFTs that violate the laws of the United States, the state of Missouri or any other state, or these terms and conditions.

You have authorized us to transfer funds to or from the Accounts. By providing your authorization, you accept these accompanying terms and conditions:

- 1. The EFT Service.** We will initiate certain on demand and recurring debit or credit entries to the Accounts in amounts designated by you from time to time. You authorize us to initiate debit or credit entries to or from the Accounts to correct erroneous or duplicate entries.
- 2. Business Days.** Our business days are Monday through Friday. Holidays are not included.
- 3. EFT Requests.** We will initiate an EFT on the business day you instruct (Requested Process Date), provided we receive your request prior to 5:00 p.m. Central time on the Requested Process Date, or by 11:00 a.m. Central time if you instruct us to settle the transaction on the same day as the Requested Process Date, assuming the EFT is eligible for same-day processing (collectively, the Cutoff Times). If your request is received after the Cutoff Times, we will initiate an EFT on the next business day following the Requested Process Date.

For an on demand EFT to debit your Edward Jones Account, the funds will be debited from your Account on the Requested Process Date or the following business day. For an on demand EFT to credit your Edward Jones Account, the funds will be credited to your Account on the business day on which they are received by us.

Recurring transfers will be initiated in accordance with your instructions. You understand that it is your responsibility or the responsibility of the owner of the FI Account to verify with the FI that the corresponding EFTs are reflected in the FI Account.

- 4. Margin Loans.** If you have instructed us to create a loan, you understand that it is your responsibility to review the Statement of Credit and Margin Disclosure for the risks involved in a margin loan.
- 5. Our Right to Terminate.** You acknowledge that we may discontinue your authorization to make EFTs to or from your Edward Jones Account, including recurring EFTs, or the Service at any time. If we do so, we will give notice as required by applicable law.
- 6. Your Authorization Rights.** You understand in some instances Edward Jones may require all Account owners (including FI Account owners) to sign a Letter of Authorization to establish the Service.

Once the Service has been established, any owner or properly authorized party of the Edward Jones Account for which the Service has been set up may authorize EFTs or terminate the Service. Your authorization for the Service shall remain in full effect until we receive notification to terminate it by calling us at (800) 441-2357, any business day from 7:00 a.m. to 7:00 p.m. Central time or by writing to us at:

Edward Jones
 Attn: Payment Operations
 12555 Manchester Rd.
 Des Peres, MO 63131

This notice must be received by us in a reasonable amount of time to afford us a reasonable opportunity to act upon it.

Edward Jones has the right to amend these terms and conditions at any time by providing notice of such changes to you. Any such changes shall be effective 30 calendar days from the providing of said notice. Your continued use of the Service after such time shall be your express consent to such changes.

- 7. Our Liability.** If we do not complete a transfer to or from the Accounts on time or in the correct amount according to these terms and conditions, we will be liable for your direct losses or damages. However, there are some exceptions. We will not be liable, for instance, if:
 - Through no fault of ours, there are insufficient funds in an Account to make the transfer; or
 - Circumstances beyond our control, such as fire, power outage or flood, prevent the transfer, despite reasonable precautions that we have taken; or
 - The funds in an Account are subject to legal process or other encumbrance restricting a transfer of funds; or
 - We have reason to believe that you or someone else is attempting to make an EFT for fraudulent or illegal purpose; or
 - You or we have terminated the Service; or
 - An Account has been closed.

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

- 8. Retirement Accounts.** If your Account is an Edward Jones Retirement Account, you acknowledge that all EFTs you make will be reported to the IRS on the day the funds are debited from or credited to your Account, not on the day of the request. This may affect requests for payments, such as fees and distributions from your Account. It may also affect IRS deadlines.
- 9. Documentation.** If your Edward Jones Account has activity during a particular month, you will receive a statement from us for the month of activity. Even if you do not have activity during a particular month and therefore do not receive a monthly statement from us, you will receive a statement from us at least quarterly.
- 10. Fees.** No fees will be imposed for the origination of EFTs to or from your Edward Jones Account using a standard next business day processing cycle. Should you choose to expedite the electronic funds transfer to or from your Edward Jones Account to a same-day processing cycle, then a fee may be

charged. Additionally, Edward Jones reserves the right to impose a fee if an EFT is presented by an FI for payment and the request is not able to be honored for any reason. Fees will be charged based on the Schedule of Fees applicable to your Edward Jones Account. To access a copy of the Schedule of Fees visit www.edwardjones.com/accountfees or contact your financial advisor.

- 11. Stopping Payments.** If you have told us in advance to make a payment or payments from the Accounts, you can stop the payment or payments by calling us at (800) 441-2357, any business day from 7:00 a.m. to 7:00 p.m. Central time, or by writing to us at:

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We must receive your request 3 business days or more before the EFT is scheduled to be made, so that we may have a reasonable opportunity to act on your request. If you call us, we may also require that you put your request in writing and send it to us within 14 calendar days after such call. Edward Jones may charge a stop payment fee to your Edward Jones Account for each stop payment order executed by us.

The stop payment fee will be based on the Schedule of Fees applicable to your Edward Jones Account on the date the stop payment order is executed. To access a copy of the Schedule of Fees visit www.edwardjones.com/accountfees or contact your financial advisor.

- 12. Liability for Failure to Stop Payment of Recurring Transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your direct losses or damages, as limited by Section 7 of these terms and conditions.
- 13. Notice of Varying Amounts.** If you authorize regular payments which may vary in amount, the person or company you are going to pay will tell you, 10 calendar days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits set by you.
- 14. Disclosure of Account Information to Third Parties.** We will disclose information to third parties about the Accounts or the EFTs you make in accordance with our privacy notice, which is available at www.edwardjones.com/privacy or from your financial advisor, including in the following circumstances:
- When it is necessary to validate or complete transfers; or
 - In order to verify the existence and condition of an Account for a third party, such as a credit bureau or merchant; or
 - To comply with government agency or court orders; or
 - If you give us your written permission.
- 15. Errors or Questions about Your EFTs.** If you think your statement is wrong or shows transfers you did not make, or if you need more information about an EFT listed on your statement, you should write or call as soon as possible. In the event you believe that funds have been transferred electronically to or from your Edward Jones Account without your permission, you should call (800) 441-2357 on any business day, or write to us at:

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We must hear from you no later than 60 calendar days after we send you the first statement on which the problem or error occurred. In your communication to us, you must provide the following information:

- Your full name and your Account number; and
- A description of the EFT or error you are unsure about and an explanation of why you believe it is an error or why you need more information; and
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send the above information to us in writing within 10 business days. We will inform you of the results of our investigation within 10 business days (20 business days in the case of a new Account) after we hear from you and will correct any error promptly. If we need more time, the investigation may take up to 45 calendar days (90 calendar days if a new Account) to investigate your complaint or question. In such an instance, we will provisionally re-credit your Account within 10 business days (20 business days if a new Account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your Account. If we decide that no error occurred, we will inform you 3 business days after completing the investigation and provide you a written explanation. You may ask for copies of the documents used in the investigation.

- 16. Contact in the Event of Unauthorized Transfer.** If you believe that someone has authorized or may authorize an EFT to or from your Edward Jones Account without your permission, you can call us at (800) 441-2357 or write to us at:

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Des Peres, MO 63131

- 17. Liability for Unauthorized Transfers.** Tell us AT ONCE if you believe that an EFT has been or may be made to or from your Edward Jones Account without your permission. Telephoning the above number is the best way of keeping your possible losses down. You could lose all of your money in your Account and any credit line that may be available if your Account has been accessed without your permission. Also, if your statement shows transfers you did not make, tell us at once. If you do not tell us within 60 calendar days after the statement was mailed to you, you may not get back any money you lost after the 60 calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time. If your delay in notifying us was due to extenuating circumstances, we shall extend the time period to a reasonable time period.
- 18. Electronic Signature.** Where applicable, by electronically accepting these terms and conditions, you understand that your electronic "signature" binds you to the same extent as your written signature. You acknowledge that you are able to receive any required disclosures electronically. By electronically signing this document, you also agree that these terms and conditions supersede and replace any other expressly contradictory terms and conditions that previously applied.