

## Electronic Fund Transfer Disclosure

**Applicability of these disclosures.** These disclosures, and the rights and obligations contained therein, apply only to customers who are natural persons whose account was established primarily for personal, family or household purposes. They are applicable only to accounts and transactions governed by the Federal Electronic Fund Transfer Act and the federal Consumer Financial Protection Bureau's Regulation E and (for Massachusetts residents) Chapter 167B of the Massachusetts General Laws and any regulations promulgated thereunder. Throughout this Electronic Fund Transfer Disclosure, (the "EFT Disclosure"), "you", "your" and "yours" refer to the account holder(s) who are obligated on the brokerage account. "We", "us", and "our" refer to the Introducing Broker, Clearing Broker and/or Ameriprise Financial.

**Types of Electronic Fund Transfers.** If you sign the appropriate documentation as required by us, you may make the following types of electronic funds transfers to or from your account: preauthorized payments from your account to third parties.

- 1. Automatic funds transfer ("AFT").** Transactions made through the Automated Clearing House system between your account and accounts at financial institutions; direct deposit of funds to your account; and telephone transfers.
- 2. Limits on Electronic Fund Transfers.** You cannot make any transfers out of your account that exceed the combined asset value of your account as described in your agreement. For any single AFT Transaction, the minimum amount is \$100, and the maximum amount is \$100,000. All electronic fund transfers are limited by the amount of available funds in any account from which the transfer is requested. For security reasons, there may be other limits on electronic fund transfers that you can make.
- 3. Fees.** There is currently no charge for AFT Transactions. We may add or change fees for electronic fund transfers by giving notice to you.
- 4. Error Resolution Notice.** In case of errors or questions about your electronic transfers, you shall call us at 800-862-7919 or write us at 70400 Ameriprise Financial Center, Minneapolis, MN 55474, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You must:
  - (1) Tell us your name and account number (if any).
  - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
  - (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved 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 credit your account. An account is considered a new account for 30 days after the first deposit is made. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If a problem or error with respect to your account concerns a transfer to or from a third party (for example a Social Security payment), our investigation may be limited to a review of our own records. If we decide that there was no error, you may want to contact such third party to pursue the matter further. If you comply with the conditions set forth above, in cases in which you think that a transfer from your account was initiated by a third party that was not authorized to initiate any transfers from your account, we will request a copy of the third party's authorization. If we do not request it within 30 calendar days, we will recredit your account for the transfer you think is unauthorized, so you will have the use of your money until we determine whether you had authorized the transfer.

- 5. Business Days.** For purposes of these disclosures, every day is a business day, except Saturdays, Sundays, and federal holidays. Withdrawals done on non-business days are considered made on the following business day.
- 6. Record of Transactions.** Your monthly statement will list all electronic fund transfers made in connection with your account.
- 7. Your Liability for Unauthorized Transactions.** If your statement shows withdrawals or transfers that you did not make or other inaccuracies, you shall tell us at once. If you do NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If you believe that someone has transferred or may transfer money from your account without your permission, you shall call us between 8 a.m. and 5 p.m. Central time or write to us at 70400 Ameriprise Financial Center, Minneapolis, MN.

8. **Our Liability.** We will be liable to you for any actual losses you suffer if we fail to complete a properly requested electronic fund transfer, or to stop payment of a transfer, in accordance with the terms of this EFT Disclosure or any other written agreement we may have with you. However, we will not be liable to you if an electronic fund transfer cannot be completed or you receive less cash than you requested if, through no fault of ours, your account or bank account does not have enough money to complete the transaction, the transfer will exceed any credit available to you in your account, the funds in your account are subject to legal process or other encumbrance restricting the transfer. There may be other exceptions in our agreements with you.
9. **Preauthorized Payments.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: You shall call or write to us at 70400 Ameriprise Financial Center, Minneapolis, MN 55474 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and send it to us within 14 days after you call. If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
10. **To Find Out if a Preauthorized Transfer Has Been Made.** If you have authorized an electronic fund transfer to or from your account, you can call us to find out if the transfer has been made.
11. **EFT Disclosure Change.** We may change this EFT Disclosure at any time upon notice to you, or without notice to you, whenever the account description or Fund Prospectus is modified. We or any participating bank, financial institution or ATM network may add or remove any or all ATMs or extend, limit or eliminate the services provided at any or all ATMs without notifying you beforehand. From time to time, the rights and responsibilities with respect to electronic fund transfers may change. You shall be notified of any changes as required by applicable law. However, if the change is necessary for security reasons, you do not have to be notified.
12. **General Disclosure Statements.** Any documentation provided to you that indicates that an electronic fund transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made. The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in this EFT Disclosure, effectively eliminate your ability to stop payment of the transfer.

**Unless otherwise provided in this EFT Disclosure, you may not stop payment of electronic fund transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you shall not need to stop payment.**

If your account includes a money settlement option, you may receive interest or dividends on the cash balance in your account as described in the Money Settlement Options section of the Other Important Brokerage Disclosures document provided to you at account opening and available at [Ameriprise.com/disclosures](http://Ameriprise.com/disclosures).

13. **Disclosure of Account Information to Third Parties.** If you give us your written authorization to disclose information about you, your account or the transactions that you make to any person, that authorization shall automatically expire 45 days after we receive it. If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within three days after we have discovered that an unauthorized disclosure has occurred.
14. **Criminal Liability.** If you have authorized an electronic fund transfer to or from your account, you can call us to find out if the transfer has been made. Procuring or using a card, code or other means of electronic access to an account with the intent to defraud is basis for criminal liability.