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ACH CONTRIBUTION ELECTION INSTRUCTIONS

Sterling Trust's convenient ACH Service allows you to make your annual contributions electronically between your bank or credit union account and your Sterling IRA on a **monthly** basis.

PLEASE PRINT CLEARLY. A DELAY IN PROCESSING MAY OCCUR IF INSTRUCTION IS UNCLEAR.

1 ACCOUNT HOLDER INFORMATION

ACCOUNT HOLDER NAME		ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	DATE OF BIRTH	PRIMARY DAYTIME PHONE NUMBER
This contribution is for my (choose only one): <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP IRA		
Qualified Plan Holder	EIN	

(Please contact the depository in order to verify the proper information that should be used to debit your account.)

2 BANK INFORMATION

Please mark the appropriate box: New Instructions Change of Instructions (Complete only the sections of the form that you wish to change.)

BANK NAME		BANK PHONE NUMBER
BANK CITY	STATE	TYPE OF ACCOUNT: <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS
BANK ROUTING NUMBER (ABA)		ACCOUNT NUMBER
NAME ON ACCOUNT		AMOUNT OF DEBIT (Minimum \$50 required)
DATE FOR MONTHLY WITHDRAWAL	<i>(Please specify 1st through 28th - If no date is selected, withdrawals will be made on the 15th.)</i>	

Consult with your tax advisor or financial planner for the amount you are eligible to contribute to the type of account you have.

I hereby authorize Equity Trust Company, d.b.a. Sterling Trust ("Sterling") to initiate debit entries on the day specified above from my account at the bank or credit union named, hereinafter called depository, to debit the same to such account. I understand that I am responsible for maintaining a sufficient cash balance in my depository account in order for the ACH transfer to be made.

- Contributions will be coded for the calendar year they are received.
- Withdrawals will continue to be drawn from your depository account until written instructions are received by Sterling Trust from you to cease withdrawals.
- In order to take advantage of this service, your depository must be a member of the Automated Clearing House. In addition, you must be named on the account at the depository where the funds will be withdrawn.

This authorization is to remain in full force until Sterling Trust has received written notification from me of its termination in such time and in such manner as to afford Sterling Trust and the above named depository a reasonable opportunity to act on it. I understand that any future changes to my ACH bank draft instructions including but not limited to amount changes, a change in depository or depository account number must be made in writing on this form and received by Sterling. In addition, I agree to allow seven (7) business days for such changes to be processed by Sterling. Should I neglect to inform Sterling of any changes, I agree to hold harmless Sterling Trust and any of its affiliates for any losses that I might incur.

I further understand that Sterling will not charge a fee for this service, but that the depository may charge me. Should my account at the depository have insufficient funds on the date of the debit, I understand that Sterling will charge me an insufficient funds fee. I further understand that if my account has insufficient funds on three separate withdrawal attempts during the year, Sterling will automatically cancel these instructions without written or verbal warning. If for any reason my ACH contribution is recalled and an investment purchase had been made with the funds, I understand that Sterling will redeem the funds necessary from assets held within my IRA to cover Sterling's losses without my prior authorization. I agree to hold harmless Sterling Trust and any of its affiliates for any losses that I might incur should my account at my depository have insufficient funds or if the depository or I in anyway delay, recall, or make an error in Sterling's request to debit my account.

I understand that the contributions to my account will be held in an FDIC insured bank account pending my further investment instructions. Should I wish to have standing investment instructions, I understand that I must contact Sterling to inquire how to submit the necessary instructions to invest my contribution(s). I understand that Sterling reserves the right to hold my funds seven (7) business days prior to investing them to ensure that there were no problems with the ACH transaction. I further understand that Sterling is not responsible to monitor the amounts I have contributed to avoid a possible over contribution. I agree to be solely responsible that the correct amounts are contributed to my IRA, ROTH IRA, or SEP IRA account as noted above.

SIGN & DATE

I represent and warrant that the above information is true. I also understand that Sterling or any of its agents, successors or affiliates may not process this request in the event it has reasonable grounds to believe the foregoing is untrue.

Signature of Account Holder

Date