



A Division of Equity Trust Company

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ACH DIRECT DEPOSIT ELECTION INSTRUCTIONS

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

Sterling Trust's convenient ACH Service allows you to transfer money electronically between your Sterling Trust IRA and your bank or credit union account. Your bank or credit union must be a member of the Automated Clearing House. In addition, you must be named on the account at the financial insitution receiving the assets.

1 ACCOUNT HOLDER INFORMATION

Form with fields: ACCOUNT HOLDER NAME, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, DATE OF BIRTH, PRIMARY DAYTIME PHONE NUMBER, STREET ADDRESS, CITY, STATE, ZIP CODE, EMAIL ADDRESS

This service is available only if monthly or quarterly scheduled payments have been previously elected. (Sorry, ACH transfers are not available for one-time distributions.)

(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.)

Form with fields: BANK NAME, BANK PHONE NUMBER, BANK CITY, STATE, TYPE OF ACCOUNT: [] CHECKING [] SAVINGS, BANK ROUTING NUMBER (ABA), ACCOUNT NUMBER, NAME ON ACCOUNT, AMOUNT OF DEBIT (Minimum \$50 required)

Please note: Although Sterling Trust will not charge a fee for the ACH service, you may incur a charge at your bank. Any Federal or State withholding fees will apply.

I hereby authorize Equity Trust Company to initiate credit entries and to initiate, if necessary debit entries and adjustments for any credit entries made in error to my account as listed above at the depository named above, hereinafter called depository, to credit and/or debit the same to such account. I understand that I am responsible for maintaining a sufficient cash balance in order for the ACH transfer to be made.

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 direct deposit instructions must be made in writing on a copy of this form or other form required by Sterling Trust. In addition, I understand that any other charges to my systematic distribution must be made on the IRA Distribution Request form.

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 _____