



Name On Account # \_\_\_\_\_

Account # \_\_\_\_\_

**AUTHORIZATION FOR ELECTRONIC TRANSFER  
(AUTOMATED CLEARING HOUSE)**

To: MB Trading  
ATTN: Banking Department  
1926 East Maple Ave  
El Segundo, CA 90245

\_\_\_ New ACH Authorization

\_\_\_ Change of Existing Authorization

**I/We authorize Penson Financial Services, Inc., (“Penson”) to transfer funds via ACH between my securities account to my bank account as follows:** (In the event an entry is incorrect, Penson reserves the right to submit correcting entries.)

**The Banking Department must be notified of any changes to the money market account, i.e. switching of money market funds or closure.**

**The receiving bank account is (choose one)**

\_\_\_ Checking (attach voided check)

\_\_\_ Savings (attach savings deposit slip)

**Bank Account Information**

Bank Name: \_\_\_\_\_

Bank Account Number: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

**The type of transfer requested is (choose one)**

\_\_\_ On Demand    \_\_\_ Dividends and Interest Only

\_\_\_ Recurring (specify)

Amount: \$ \_\_\_\_\_ (must be the same amount)

Frequency: \_\_\_\_\_  
(daily, weekly, monthly, quarterly, annually)

Start date: \_\_\_\_\_  
(MM/DD/YYYY)

End Date: \_\_\_\_\_  
(If until further notice please leave blank)

Attached is a voided check or savings deposit slip that will provide all necessary bank routing information. I understand that the ACH activation may take approximately 3 business days from the date of receipt of these instructions. I understand that recurring transfers, if applicable, will occur no later than the next business day, assuming funds availability. **Please be advised that funds must be readily available in the cash account or money market fund or there is a possibility the ACH will be delayed or bounced.** No notification will be sent for returned ACH's. I agree to hold Penson and their agents free of liability for their compliance with these instructions.

I understand that if my payment order or funds transfer is sent or received through an ACH system I am subject to all applicable rules of such clearing house and any applicable rules set forth in Federal Reserve Operating circulars. I understand that any ACH I receive through ACH is provisional. If final payment is not received by the beneficiary bank for a payment order transferred through ACH, the beneficiary bank is entitled to recover from the beneficiary any provisional credit given and Penson may charge the customer's account for the amounts so credited.

This authorization shall remain in full force and effect until instructions to terminate or alter are received in writing by Penson Financial Services, Inc.

\_\_\_\_\_  
Account Owner Signature

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Account Owner Signature, if applicable

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date

**Attach Copy of Voided Check or Savings Deposit Slip and ID**