



ACH Electronic Funds Transfer

The ACH (Automatic Clearing House) Transfer System allows quick and convenient electronic fund transfers between your FirstTrade account and your linked U.S. Bank account. With this service, funds can be transferred on demand or by scheduling periodic deposits.

What types of FirstTrade accounts are eligible for ACH transfer?

Most FirstTrade accounts are eligible to set up ACH transfers, with the exception of Simple IRA, SEP-IRA, ESA accounts and Investment Club accounts.

For **Individual, Joint, IRA or Custodial** accounts, an ACH bank profile can be established online; please log in to your account, then go to **Accounts > Deposit/Transfer > Bank Profile** to get started.

For the account types listed below, please complete the [ACH Electronic Funds Transfer Form](#), and submit the completed form together with a voided check or a copy of your bank statement, either to ach_service@firsttrade.com or you may upload it online at **Service > Form Center > Upload Document**.

Account Types

| | |
|---|------------------------------------|
| Business Trust/Pension Plan/PFT Sharing | Sole Proprietorship Account |
| Corporate Account | Trust Under Agreement Account |
| Partnership Account | Trust Under Will Account |
| Limited Liability Company Account | Unincorporated Association Account |

Important:

Please be advised that the name/account type on your bank account has to match the name/account type on your FirstTrade account.

When you set up your ACH using the [ACH Electronic Funds Transfer Form](#) method, the turnaround time is usually 2-3 business days, provided that additional information is not required. As part of the processing procedure, we will post two small deposits to your bank account, typically on the second business day; you will then need to enter the exact deposit value on the **Accounts > Deposit/Transfer > Bank Profile** page within 10 calendar days. Once you complete this step, we will send you a notification by email.

