



ACH Authorization Instructions

This document provides an overall view of ACH transactions and outlines the steps required to set up ACH instructions with Illinois Portfolio - IIIT Class for your use.

It's Easy: You can direct the IIIT Class Client Services Group to move funds to or from your IIIT Class account, utilizing the Automated Clearing House (ACH) system. An ACH request only requires one communication to the IIIT Class Client Services Group. In comparison, sending a Fed Wire to IIIT Class requires you to contact both your local bank to initiate the Fed Wire and to contact the IIIT Class Client Services Group to receive proper investment credit.

It's Cost Effective: ACH transactions are generally less expensive than wires, sometimes only a few cents versus a few dollars for a wire.

• How to set up a local bank account for ACH Purchases and ACH Redemptions through IIIT Class:

You must pre-authorize IIIT Class to process ACH transactions against your specific local bank account. To pre-authorize IIIT Class, do the following:

1. Complete and forward the *ACH Setup Instructions* Form to the IIIT Class Client Services Group via fax at 1-888-535-0120.
2. Notify your local bank that IIIT Class will be debiting or crediting your account. If your account has an ACH filter on it, you will need to provide an authorization letter to your local bank.

• The difference between ACH Purchase and ACH Redemption:

- ACH Purchase: the IIIT Class Client Services Group will move funds **from** your local bank account **to** your IIIT Class account.
- ACH Redemption: the IIIT Class Client Services Group will move funds **from** your IIIT Class account **to** your local bank account.

• How to initiate an ACH Purchase or ACH Redemption:

1. Online:
 - Go to www.iiit.us and select Account Access.
 - Log in using your EON user ID and password.
 - Select TRANSACTIONS, then select INITIATE ACH PURCHASE or select INITIATE ACH REDEMPTION, then select from your list of pre-authorized ACH banking instructions.
2. By phone:
 - Call the IIIT Class Client Services Group at 1-800-731-6870 and request an ACH Purchase or ACH Redemption.
3. By fax:
 - Complete the appropriate section of the *Transaction Request* form found on www.iiit.us and fax the form to the IIIT Class Client Services Group at 1-888-535-0120.

• When will the funds be in my local bank account or in my IIIT Class account?

- Requests for ACH Purchases or ACH Redemptions made by phone, fax or online before 1:00 p.m. Central Time will be available the morning of the next business day.
- Requests made after 1:00 p.m. Central Time will be processed the next business day and will be available the morning of the second business day.
- You may also schedule your ACH Purchase or ACH Redemption for a date up to a year in the future by requesting the desired effective date of the funds movement.