



Southwest Securities, Inc. and/or Broker/Dealers for which it clears
 Southwest Securities, Inc. Member NYSE/FINRA/SIPC

Direct Deposit Request

If you wish to establish Direct Deposit for Social Security or other Government Benefit Payments, please call your Account Executive for the Government Direct Deposit Sign-Up Form.

1. Deposit Information:

Account Number for Deposit (Add your 9 digit Account # here):

1	8	9	2	0	1	7	0										
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Note: Only current year contributions will be accepted on Retirement accounts.

2. Employee Information. (Information to be used by Employer/Payer to establish Direct Deposit)

Your Name		Your Social Security Number	
Employer		Employer's Identification Number *	
Employer's Address			
Payroll Contact *		Payroll Contact Telephone Number *	

* Please obtain from your Payroll Office. This information is essential for your deposit to be accepted. Without your correct name and numbers, your deposit cannot be credited to your account.

3. Signature.

By signing this form, I authorize Southwest Securities, Inc. to return to my employer or other payer any monies claimed to be inadvertently transmitted to my account by such payer. Furthermore, I agree that any monies transmitted to the account specified above shall thereafter be owned by the account's registered owner or owners.

X _____
 Employee's Signature Date

4. Our Financial Institution's Information.

<u>Bank Name & Address</u>	<u>Routing Number</u>	<u>For Deposit to Account Above</u>
UMB Bank, N.A. 10th & Grand P.O. Box 419226 Kansas City, MO 64105-6226	101000695	

Each Direct Deposit credit will be posted to the specified customer's account the same day it is received by UMB Bank.

SEE THE REVERSE SIDE OF THIS FORM FOR ANSWERS TO FREQUENTLY ASKED QUESTIONS

Customer Related Questions & Answers

Questions	Answers
For what type of accounts can Direct Deposit Service be established?	Direct Deposit Service can be established for any securities account.
If my employer has their own Direct Deposit form, can I use that?	Yes as long as you provide them with the correct ABA and account number provided on our form.
What if I also receive Social Security or other benefits from the Government? Can I use this form?	No, you must fill out the Government's Direct Deposit Sign Up Form, which is available at most Post Offices.
Why do I have to put my 9 digit securities account number in the "Bank Account Number for Deposit" field?	The Bank Account at UMB Bank is unique in that it is able to include your securities account number to identify your account as the proper account to receive the Direct Deposit.
Is there a minimum/maximum amount I can put into my account?	No, unless your Direct Deposit is made into an IRA and you do not exceed the maximum amount allowed.
Can I deposit into my IRA?	Yes, as long as your deposits in one year do not exceed the contribution limit for your particular account type (current year contributions only).
Can I deposit into a SEP-IRA?	No. SEP-IRA deposits must be made by the employer. Employee deferrals are not allowed into a SEP-IRA.
Can I deposit into my SIMPLE Plan?	As long as your employee/contributions do not exceed the maximum allowable amount.
How can I change my Direct Deposit Service?	You must fill out a new Direct Deposit Request form.
Will I receive a confirmation when my deposit has been made?	No, you will not receive a confirmation. Your deposits will be reflected on your statement.
What if I have questions about this?	Your Account Executive can answer any questions you may have, or find answers to them

If you wish to cancel your Direct Deposit Service, please notify your employer's Payroll Office. We ask that you also notify your Account Executive.

Payroll Office Related Questions & Answers

Questions	Answers
What Automated Clearing House (ACH) instructions should the Payroll Office use?	Transmissions should always be sent to UMB Bank, N.A. Routing Number 101000695. The Checking Account number which receives the deposit includes the employee's brokerage account number as the last nine (9) digits. Please note that this is a Checking Account deposit.
When will the Direct Deposit be credited at SWS Securities?	Each Direct Deposit credit will be posted to the customer's account on the day it is received by UMB Bank.
What is the purpose of the Social Security Number?	This is the number that identifies the employee/payee.
What is an Employer Identification Number?	This is the number that will correspond to your company name. This is generally a Tax ID number, and is ten (10) spaces in length.
What method may be used to send a Direct Deposit transmission?	All Direct Deposit transmissions must be formatted in accordance with the National Automated Clearing House Association (NACHA) specifications. Funds should not be sent via bank wire instructions through the Federal Reserve System.
Can payroll checks be sent to the UMB Bank account?	No. UMB Bank cannot accept checks into this account.
Should a pre-note be sent?	Yes. A pre-note is a NACHA requirement, and it ensures that all Direct Deposit instructions are correct.
Can the employee use his or her own form instead of a SWS Securities/UMB Bank form?	No. All employees must complete and return a Southwest Securities Direct Deposit request form.
Is there a minimum/maximum amount of Direct Deposit?	No.
Can the employee contribute to a Retirement Plan through Direct Deposit?	Yes. But please be aware that Retirement Plans are subject to maximum contribution limitations.
Can the employee have a partial payment deposited?	Yes. If the Payroll Office permits partial payments, Southwest Securities/UMB Bank will accept them.
How can an employee change his or her Direct Deposit Service?	The employee must complete a new Direct Deposit Request form. The Payroll Office should send a pre-note to confirm the revised information.

Please direct questions to Southwest Securities, Inc., Attn. Money Market Department, 1201 Elm Street, Suite 3500, Dallas, Texas 75270.