



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 – IPDLAF+ Class for your use.

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

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

1. Complete and forward the *ACH Setup Instructions* Form to the IPDLAF+ Class Client Services Group via fax at 1-888-535-0120.
2. Notify your local bank that IPDLAF+ 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 IPDLAF+ Class Client Services Group will move funds **from** your local bank account **to** your IPDLAF+ Class account.
- ACH Redemption: the IPDLAF+ Class Client Services Group will move funds **from** your IPDLAF+ Class account **to** your local bank account.

• How to initiate an ACH Purchase or ACH Redemption:

1. Online:
 - Go to www.ipdlaf.org 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 IPDLAF+ Class Client Services Group at 1-800-731-6830 and request an ACH Purchase or ACH Redemption.
3. By fax:
 - Complete the appropriate section of the *Transaction Request* form found on www.ipdlaf.org and fax the form to the IPDLAF+ Class Client Services Group at 1-888-535-0120.

• When will the funds be in my local bank account or in my IPDLAF+ 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 fund movement.