



ACH Authorization Instructions

This document provides an overall view of ACH transactions and outlines the steps required to set up ACH instructions with CAMP for your use.

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

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

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

• How to initiate an ACH Purchase or ACH Redemption:

1. Online:
 - Go to www.camponline.com and select Account Access.
 - Log in using your Connect 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 CAMP Client Services Group at 1-800-729-7665 and request an ACH Purchase or ACH Redemption.
3. By fax:
 - Complete the appropriate section of the *Transaction Request* form found on www.camponline.com and fax the form to the CAMP Client Services Group at 1-888-535-0120.

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

- Requests for ACH Purchases or ACH Redemptions made by phone, fax or online before 11:00 A.M. Pacific Time will be available the morning of the next business day.
- Requests made after 11:00 A.M. Pacific 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.