

ACH for Contributions to IRAs

PUT ACH TO WORK FOR YOU

Contributions made via Automated Clearing House (ACH) to any Columbia Private Trust accounts are free, and you can set up automatic contributions to your IRA throughout the year. You may designate an amount of \$25 or more to be transferred from your checking, savings, or credit union account automatically on a regular monthly basis as a current-year IRA contribution.

BUILD YOUR IRA CONTRIBUTION AUTOMATICALLY

ACH provides flexibility and choice. You select how much to contribute monthly to add up to your annual contributions limit.

Annual contributions are limited to the applicable contribution amount for that taxable year or 100% of compensation, whichever is less. Refer to the table below for applicable contribution limits.

TAXABLE YEAR	CONTRIBUTION LIMIT	CATCH UP LIMIT FOR AGE 50+
2024	\$7,000	\$1,000
2025	\$7,000	\$1,000

PLEASE NOTE: Columbia Private Trust's ACH is credited toward the current year's IRA contributions. Although you may begin ACH at any time, the prearranged contributions will apply for the tax year in which they are received by Columbia Private Trust (ending Dec. 31). By authorizing ACH IRA contributions, you are effectively designating those contributions for the current tax year. This means IRA contributions received through ACH during the period of Jan. 1 through the tax filing deadline will not be credited as a previous calendar year contribution. ACH contributions will be discontinued for any account that transfers or terminates.

AUTOMATIC FUNDS TRANSFER/ACH FOR CONTRIBUTIONS TO IRAS (INCLUDING SEP IRAS)

- To initiate prearranged CURRENT YEAR IRA contributions, please complete the following information and return this form to Columbia Private Trust.
- Please attach a **VOIDED CHECK OR DEPOSIT SLIP** on Page 2.

1. ACCOUNT OWNER INFORMATION

NAME (FIRST, MI, LAST)	COLUMBIA PRIVATE TRUST ACCOUNT NO.
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2. TYPE OF AUTHORIZATION

Check one: ☐ Initial Authorization ☐ Change of Authorization (for established ACH)

PLEASE NOTE: If the change of authorization box is checked because of a change in bank accounts or bank routing number, there will be a 10-day verification period during which no contributions will be made.

3. TYPE OF CONTRIBUTION

Check one: ☐ Traditional IRA ☐ Roth IRA ☐ SEP IRA (personal) ☐ SEP IRA (employer)

PLEASE NOTE: Non-deductible contributions to a Traditional IRA must be reported by you, the Account Owner, to the IRS on Form 8606. Conversions to Roth IRAs should also be reported to the IRS via Form 8606.

Prearranged Monthly Contribution Amount (\$25 min.): \$ _____

One-time Contribution Amount (\$25 min.): \$ _____



4. FINANCIAL INSTITUTION

From which debits are to be made; mutual fund accounts and brokerage accounts are not eligible institutions.

FINANCIAL INSTITUTION ADDRESS

CITY

STATE/PROVINCE

COUNTY

POSTAL CODE

BANK ROUTING TRANSIT NO.¹

BANK ACCOUNT NO.

TYPE OF ACCOUNT (CHECK ONE)

☐ Checking Account ☐ Savings Account

¹This is a nine-digit number that may be obtained from your financial institution.

Frequency of contribution: ☐ One-Time:

MM

DD

YYYY

☐ Regular: ☐ Monthly ☐ Quarterly ☐ Annually ☐ Regular contribution date:

MM

DD

Please attach your voided Check or Deposit Slip here.
(REQUIRED)

5. TERMS & CONDITIONS OF ACH AUTHORIZATION

I hereby authorize Columbia Private Trust to effect payment for the amount specified by me (\$25 minimum) to Columbia Private Trust as such amount becomes due by initiating debit entries to my account indicated at the financial institution name. I request such financial institution to accept any debit entries initiated by Columbia Private Trust to such account and to debit the same to such account without responsibility for the correctness thereof. I understand that such amounts will be credited to my retirement plan for the tax year (ending December 31) in which they are received by Columbia Private Trust. I understand that this agreement may be terminated by me at any time by sending written notification to both my financial institution and to Columbia Private Trust. Any such notification to Columbia Private Trust shall be effective only with respect to entries to be initiated by Columbia Private Trust ten (10) calendar days or more after receipt of such notification.

I understand that I may direct Columbia Private Trust not to debit my account at the indicated financial institution, provided that such authorization is in writing and is received by Columbia Private Trust not less than ten (10) calendar days prior to the scheduled initiation of the debit entry.

I agree to hold Columbia Private Trust harmless from any consequences of acting in accordance with this agreement. I understand that Columbia Private Trust is not liable for the failure of a debit entry to be accepted by my financial institution.

6. SIGNATURE

I have read this form and by signing below agree to the Terms and Conditions. I understand that a fee will be assessed to my Columbia Private Trust account in the event of a debit being returned due to insufficient funds, stop payment, account closure or any other circumstance which results in failure of such debit entry to clear my financial institution account, unless such item does not clear due to an error of Columbia Private Trust. Refer to your Fee Schedule for more information.

ACCOUNT OWNER SIGNATURE

DATE

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NON-DEPOSIT INVESTMENT PRODUCTS ARE NOT INSURED BY THE FDIC; ARE NOT DEPOSITS OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS DIVISIONS; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

Upload forms to:
ColumbiaPrivateTrust.com/Upload

Fax to: 303.614.7031

Send mail to:
Columbia Private Trust
Processing Center
P.O. Box 981012
Boston, MA 02298

For express deliveries:
FIS-Remittance Processing
Loading Dock #2
Attn: Columbia Private Trust
10 Dan Road
Canton, MA 02021

Questions?
Call 800.962.4238

