

# Monthly EFT summary notifications to account owners



To comply with Regulation E guidelines—a Federal Reserve regulation that outlines rules and procedures for electronic funds transfers (EFTs)—TCA by E\*TRADE will begin sending account owners a summary of any electronic fund transfer (EFT) account activity. EFT summary notifications will be sent to all TCA by E\*TRADE account owners the month following such activity; however, wire transactions will not be included in this summary notification. Although recipients of the summary notifications may be in a statement family, each account owner will receive individual notifications. There will be no consolidation via statement families. The RIA and Representative will receive copies of EFT summary notifications.

## Availability on Liberty

- EFT summary notifications will be available on Liberty in the same location as statements for RIA, representative, and account owner
- RIAs will also receive a zip file in the “Completed Outputs” tab in Liberty, just like the quarterly statements
- EFT summary notifications will be stored for one year in Liberty
- Account owners receiving their statements via e-delivery will receive an email alert informing them of the EFT summary notification availability on Liberty
- RIAs will receive a bulletin with the following details/conditions:
  - **Must read:** YES
  - **Date of posting:** Bulletins will post the same day the account owner gets an email notification for EFT summary notification availability
  - **Subject:** EFT Summary now available on Liberty
  - **Bulletin details:** EFT Summary for month/year are now available for your clients in Liberty as individual statement PDF files. To view their summaries, your clients can log into Liberty, go to the “About your account” tab, click on the “EFT Statements” heading (if the panel is not already expanded), and click “View” for the summary period they wish to open.

Please review the attached sample EFT summary notification.

Your relationship manager is available to answer any questions you may have.