



Electronic Consent & Bank Transfer Authorization

By selecting “Agree & Continue,” you agree to the following:

1. Electronic Consent

You consent to:

- receive all account documents, disclosures, and notices electronically
- use electronic signatures for all agreements and transactions

Your electronic signature is legally binding and has the same effect as a handwritten signature.

2. Bank Account & Transfer Authorization

You authorize Adelphi Stock Brokers Inc. (“Adelphi”) to:

- link your bank account
- initiate electronic transfers (ACH credits and debits)
- process deposits, withdrawals, and related adjustments

This includes the right to reverse or correct transactions if a transfer fails or is returned.

3. Acknowledgment of Risk & Processing

You understand and agree that:

- transfers may take several business days to complete
- funds may be subject to holds or restrictions
- failed transfers may result in account adjustments, including liquidation if necessary

4. Accuracy & Responsibility

You confirm that:

- your bank account information is accurate and owned by you
- you will promptly review account activity and report any issues

5. Agreement to Terms

This consent is part of your overall agreement with Adelphi and should be read together with the Customer Agreement and disclosures.

Adelphi may decline or delay any transaction for risk, fraud, or regulatory reasons.

6. Consent Required

You understand that Adelphi requires electronic delivery and electronic fund transfer capability to open and maintain your account.

[Agree & Continue]

Effective Date: March 18, 2026

Updated: March 18, 2026