

The following terms may be used by the PFM Funds Investor Support Services group when handling your requests:

### **EON (Easy Online Network)**

- EON is the online system that PFM Funds utilizes for fund transactions, account information, and electronic statements in lieu of paper statements.

### **Authorized Person**

- An individual who can open and close accounts, initiate transactions with PFM Funds, update or change banking instructions and other account information, and designate other persons as authorized.

### **Check Signer**

- An individual that is authorized to sign checks for the Investor. These individuals can be different from an Authorized Person.

### **Statement Recipient**

- An individual who is designated by an Authorized Person to receive statements from PFM Funds for the Investor. The statement recipient is not required to be an Authorized Person.

### **Transfer**

- Movement of funds from one account to another within the same share-class. A Transfer should be requested by 4:00 p.m. Eastern Time for same day settlement.

### **ACH Purchase**

- Movement of funds *from* the Investor's bank *to* its PFM Funds account utilizing the Federal Reserve System's Automatic Clearing House (ACH). Funds are available the next business day, when a request is made by 2:00 p.m. Eastern Time.

### **ACH Redemption**

- Movement of funds *to* an Investor's vendor or bank *from* its PFM Funds account utilizing the Automatic Clearing House (ACH). Funds are available the next business day, when a request is made by 2:00 p.m. Eastern Time.

### **Check Redemption**

- Withdrawal of funds utilizing PFM Funds checks. There are no limitations on the number of checks or the dollar amount of checks written, subject to the available balance in the account on which the check was written.

### **Incoming Wire Purchase**

- Movement of funds *from* an Investor's bank *to* PFM Funds, via a same day wire. Investors must notify the PFM Funds Investor Support Services group by 2:00 p.m. Eastern Time for same day credit. Investors should confirm with the bank originating the wire that they will be sending the funds on the desired transaction date.

### **Outgoing Wire Redemption**

- Movement *from* a PFM Funds account *to* the Investor's vendor or bank, via a same day wire. Investors must make their request to the PFM Funds Investor Support Services group by 2:00 p.m. Eastern Time on a Fund business day for funds to be sent same day.

### **Decentralized Wells Fargo Bank Account**

- A zero balance account set up at Wells Fargo Bank under the investor's tax identification number. These accounts are used for third party ACH activity, checks, and cash deposits.