

MONEY MOVEMENT

In today's world, fraud is an increasingly concerning issue. At Evergreen, we prioritize the security of your funds. To ensure the utmost protection, we mandate verbal confirmation – either over the phone or in person – for **EVERY** money movement transaction. Your safety is our top concern. To fight advanced money-stealing scams, we always ask the purpose of the money transfer and what the money will be used for.

Money movement usually refers to transferring cash between accounts or between a bank and a brokerage account. Transfers of assets, on the other hand, involve moving financial instruments like stocks, bonds, or mutual funds from one brokerage account to another.

***Note wires are only used when absolutely necessary.** They are also only “push” transactions, so Evergreen can only wire money out of your accounts with us.

Type	Cost	Timing	Best For
EFT	No fee	Same Day (some banks take 1-2 business days)	Most Transfers
Wire	\$15 for outgoing (On us) *may incur fee from receiving bank	Same Day if submitted to Fidelity by 4pm EST/2pm MT	Transfers requiring a faster processing time and/or larger sums
Checks	\$8 for Overnight (On us) *no fee otherwise	5-7 days	Qualified Charitable Distributions

Important Information

- Please call with any money movement needs or questions!
- If you email/text a request, we will still need to call you to confirm the details
- EFT (Electronic Funds Transfer) is our preferred method of money movement
- Use our **WIRE INSTRUCTIONS** if you need to wire into your Evergreen Account