

## **INDIVIDUAL ACCOUNT APPLICATION INSTRUCTIONS – PTI ProDirect**

### **1. Complete the Individual Electronic Application**

When you select the Open an Account button, you will be asked to establish a username and password at the beginning of the process so that all the information you enter will remain secure. While most customers will complete their application in a fully electronic fashion, a minority of prospective customers are sometimes required to send paper documentation. If you are in this minority you will be notified during the application process or by email.

### **2. Fund your Account**

Send a check (with your deposit instruction form, or your account number written on the check) or wire (call or visit your bank to initiate) as specified in your Deposit Instructions to IB. Electronic Funds Transfer (ACH), Broker-to-Broker Transfer (ACAT), and PTI ProDirect Internal Transfer will automatically transfer. If we do not receive your funds in 45 days from approval the account will be closed.

### **3. Application Review**

We will review your application for approval once your entire application has been completed. Your application is complete once there are no outstanding application tasks listed under Login/Complete Application. Sometimes after you have completed the application we require additional steps. You will be notified by email and within Finish Application, located in the Login drop-down under the Accounts dropdown menu on PTI ProDirect's homepage.

### **4. Application Review Results**

You will be notified by email and within Login/Complete Application of the results of our application review. Fully completed applications business day will be processed within 48 business day hours under normal business conditions.

### **5. Trade**

If we have received your funds, you may begin to trade. Funds received by 16:00 ET are available for trading the next business day under normal business circumstances. The latest status of your deposit or transfer may be found under Funds Status in Login/Account Management.