

Moving Money to and from your Morgan Stanley Accounts

The following are some common methods for moving money to and from your Morgan Stanley accounts

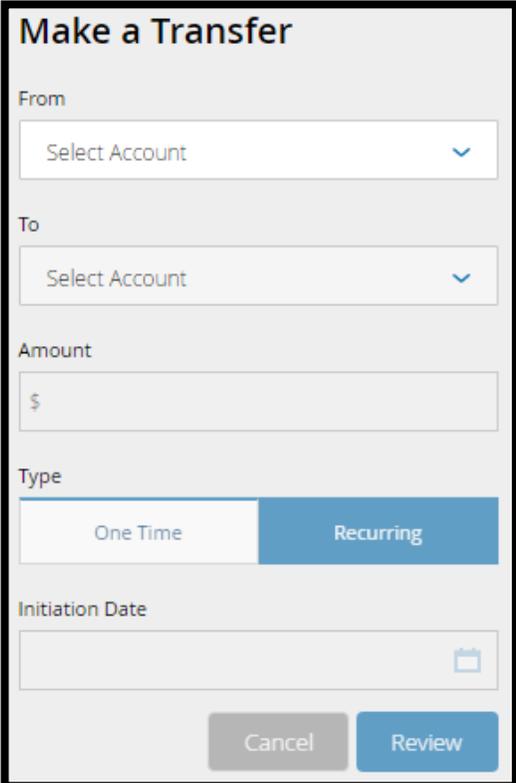
Method 1 (Recommended): Transfer Through Morgan Stanley Online/Mobile App

Initial Setup using Morgan Stanley Online:

- **Step 1:** Log into your Morgan Stanley Online account via www.morganstanley.com/online
- **Step 2:** Hover your mouse over “Pay, Transfer & Budget” at the top of the home page, then click on “Transfers” in the dropdown menu.
- **Step 3:** If you’ve never done a transfer before, the next page will ask you to “Enroll” in transfers. This is a very quick enrollment process.
- **Step 4:** There will be 3 tabs in the “Transfers” page, click on “Manage External Accounts” then click “Add External Account” (blue button on right-hand side of screen).
- **Step 5:** Input your bank account information (checking is easiest). There may be a 1-3 day account verification process for security purposes.
- **Step 6:** Once your account is linked, you can transfer funds anytime you like.

Creating a New Transfer using Morgan Stanley Online:

- **Step 1:** Go into the Transfers page by hovering your mouse over “Pay, Transfer & Budget” at the top of the screen and then click on “Transfers”.
- **Step 2:** On the right-hand side of the screen you should see a gray box that says “Make a Transfer”. **See Image →**
- **Step 3:** Enter the transfer information into the “Make a Transfer” section, then click “Review” and then click “Submit”.



Make a Transfer

From
Select Account

To
Select Account

Amount
\$

Type
One Time Recurring

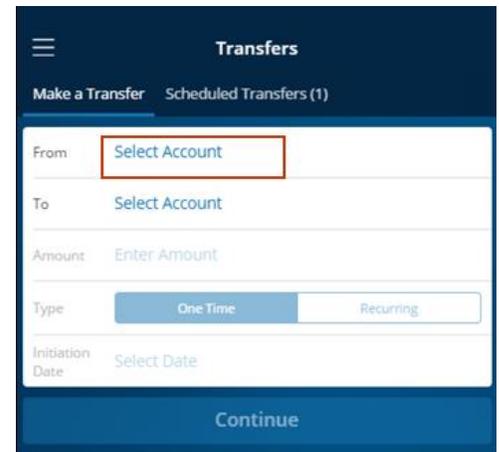
Initiation Date

Cancel Review

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Creating a New Transfer using the Morgan Stanley Mobile App:

- Step 1: Navigate to the sidebar menu using the  button
- Step 2: Go to "Transfers"
- Step 3: In the "Transfers" page, select the account where the transfer is coming from, which account it's moving into & how much is being transferred. Then choose the frequency of the deposit & click "Continue". See image →
- Step 4: Review the transfer to ensure everything looks correct, then click "Submit"



Method 2: Wire Transfer

- If you need to wire fund from an external account into your Morgan Stanley account, please make sure to have the wire filled out using the wiring instructions below.

Fed Fund Wire Instructions:

Bank: Citibank, 388 Greenwich St, New York, NY 10013

ABA: 021000089

Swift (International Wires Only)* CITIUS33

Bank Account Name: Morgan Stanley 1300 Thames St Baltimore, MD 21231

Bank Account Number: 40611172

For Further Credit to: Your Morgan Stanley Account Name, Your Morgan Stanley Account Number: XXX-XXXXXX

- If you would like to wire money from Morgan Stanley to another bank, we will need the following information from your other bank account.
 - o Bank Name and ABA/Routing #
 - o Account Name & Address at the Bank
 - o Account Number

Method 3: Check Deposit

- For check deposit, there are two ways to deposit money into your account
 1. Write a check payable to yourself, then log into your Morgan Stanley Mobile app. In the sidebar Menu, you'll see "Deposits". Once in the Deposits menu, you can take a picture of the front and back of the check to get it deposited into your account. Please do NOT endorse the back of the check.
 2. If you aren't comfortable with using the app, please write your account number on the memo line of the check and mail the check to our office at:
(Your Financial Advisor's Name), Morgan Stanley, 61 S. Paramus Road 3rd Floor, Paramus, NJ 07652

Method 4: Set Up an Electronic Transfer

- If you would like us to set electronic transfers up for you, please send us a photo of a voided check from your other bank account. We will send you eSign authorization to setup transfers with that account, and then we can handle things for you with your verbal consent.

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