



## Frequently Asked Questions



### Can Capital One answer all my questions?

You may call toll free number only if you have login problems. Please call IRA Financial at 1-800-472-1043 for all other questions. The relationship with Capital One and IRA Financial is specialized so Capital One will not be able to answer specific account questions.



### Will I be able to send an ACH or have a debit card with my Capital One account?

No, you will not receive a debit card, nor will you be able to send funds out as an ACH. However, you can give companies your Capital One account number and routing number (065000090) to have them pull funds out of your Capital One account.



### How do I wire out of my Capital One account?

IRA Financial Trust has a form you can fill out. Please contact them at 1-800-472-1043 for the form. The wire will be processed within 24 hours of receiving the form. We do call to receive a verbal authorization to ensure it is you that is requesting the wire and not someone else. There is a \$25 wire fee.



### Will I receive checks?

Yes, they will be mailed to your physical address within two weeks. If you haven't received them by that time, please contact us.



### How do I make a deposit?

You will have the Remote Deposit option when you have online access with the Capital One. You may also give someone your Capital One account number and routing number for ACH credits. You may also go to a Capital One main branch or mail a check to the following address: Capital One, PO Box 17219, Baltimore MD 21297-1219. Please make sure to sign the checks and write your account number on the back.



### What fees are associated with this account?

There will be a \$25 wire out fee and a \$15 incoming wire fee. There are no other fees.



### Can I use my local Capital One branches?

Yes, but only if they are main branches. You cannot use "cafe" branches.



### Is there a minimum balance that needs to be maintained in my Capital One account?

We ask for you to keep a small balance above \$0.00 in the account. If the account is at 0 for more than 30 days, the account could close.



### How do I move additional funds from my IRA to my Capital One account?

Please fill out an IRA LLC Investment Authorization form and the Prohibited Transaction Questionnaire (forms can be found [here](#)) then submit them to our investment department. Call us at 1-800-472-1043 if you need the forms emailed to you.



### How do I move funds from my Capital One account to my IRA?

Please fill out a deposit form (form can be found [here](#)). We will transfer funds for you with no fee.

