

## WHERE CAN I FIND MY ACCOUNT NUMBERS?

When opening your account, you received two sets of account opening documents requiring your signature. The account number can be found at the top of each set of documents. You can look for an email from [notifications@eoriginal.net](mailto:notifications@eoriginal.net) in your inbox.

You can also view all account numbers by logging into your [online portal](#) and navigating to the account activity section. Next to the last four digits of your account number, you'll see an eye icon. Click on this icon to reveal the full account number.

## WHY DO I HAVE TWO ACCOUNTS?

The two accounts you hold at Solera National Bank allows you checkbook control of your retirement funds. One account is your IRA, and the second account is the IRA-owned Trust/LLC checking account.

Your IRA is the retirement account. Solera National Bank, as custodian, will report to the IRS its transactions and FMV every year. If applicable, you'll receive tax forms 1099-R and 5498. The IRA will not have a cash balance as its internally transferred to the checking account to make the funds available to you.

The checking account is for the IRA-owned Trust/LLC. While it holds retirement funds and allows for checkbook control of your IRA funds, it is not considered a retirement account. Solera National Bank does not report transactions in the checking account on tax forms 1099-R and 5498. The checking account is to be used for investment purposes only.

## HOW DO I DEPOSIT FUNDS INTO MY IRA?

If you are looking to deposit funds to your IRA, you can follow the instructions listed on our '[Funding Your IRA Guide](#)'. You can transfer or rollover funds from another retirement account or contribute from your personal account.

Currently, the only accepted methods for depositing funds into your IRA are wires and checks. Please be sure you are following our specific instructions on the '[IRA Delivery Instructions](#)'. We require a form for each deposit into the IRA. Please be sure one is submitted to our IRA Team before funds are received to avoid delayed deposits.

If you need any additional assistance, our IRA Team is available at [iratransfers@solerabank.com](mailto:iratransfers@solerabank.com).

## HOW CAN I WITHDRAWAL FUNDS FROM MY IRA?

There are two methods to request a withdrawal from your IRA: an outgoing IRA transfer or an IRA distribution. We recommend you reach out to a tax advisor to see which method is best for you. Step by step instructions can be found on our '[Withdrawing From Your IRA Guide](#)'.

An outgoing IRA transfer is completed between IRA custodians. You will submit an '[Outgoing Transfer Letter of Intent](#)' to our IRA Team. Then, you will work with the other IRA custodian to request the transfer from Solera National Bank.

An IRA distribution is a reportable withdraw to the IRS. You will submit a '[Distribution Form](#)' to our IRA Team.

## CAN YOU ACCEPT IN-KIND ASSET TRANSFERS AND/OR ROLLOVERS?

For in-kind asset transfers to be accepted, Solera National Bank requires asset(s) be titled in the IRA-owned Trust/LLC. You can start the process by submitting your '[IRA Rollover](#)' or '[IRA Transfer](#)' form.

Solera National Bank is not a Trust company, brokerage, or crypto exchange. You will need to provide delivery instructions for a third-party institution to hold the in-kind asset(s) in an account/wallet titled in the IRA-owned Trust/LLC.