

Employer Instructions to Submit Funds



Use the instructions below to submit payroll deductions to Homestead Funds.

- Refer to Section 1 for Fund allocation instructions.
- Refer to Section 2 for payment instructions. Funding may be submitted by Direct ACH (**Section 2A**), Fedwire (**Section 2B**), or Check (**Section 2C**).

If you have any questions, please contact a Client Service Representative at 800-258-3030 on any business day between the hours of 8:30am to 5:00pm ET.

1. Fund Allocation Instructions

When you are submitting payroll deductions to Homestead Funds, you must also include allocation instructions for each account by using the Fund Number or Name below.

3-Digit Fund Number

| | |
|---|--|
| 168 — Daily Income Fund | 180 — International Equity Fund |
| 170 — Short-Term Government Securities Fund | 182 — Growth Fund |
| 171 — Intermediate Bond Fund | 414 — Rural America Growth and Income Fund |
| 172 — Short-Term Bond Fund | 555 — Asset Allocation Model |
| 174 — Stock Index Fund | |
| 176 — Value Fund | |
| 178 — Small-Company Stock Fund | |

Only use 555 Asset Allocation Model if the employee has established an Asset Allocation Model in their account online prior to the employer submitting money.

Fund allocations may be provided by using either of the two methods below. You may need to use a combination of methods if some employees have established an Asset Allocation Model and others are requesting allocations for specific Funds.

Specific Fund Allocations. If an employee is requesting allocations for specific funds, the cooperative must provide the fund allocation instructions in the Direct ACH (see Section 2A) or on the Group Purchase Form that is submitted with a Fedwire (see Section 2B) or check (see Section 2C). This method requires the cooperative to update the Direct ACH or Group Purchase form as employees change their Fund allocations.

Asset Allocation Model. Employees have the option to log in to their account at www.homesteadfunds.com and establish and/or edit an Asset Allocation Model. The model the employee establishes will direct the allocations. The employer will only need to indicate Fund 555 for an employee with an Asset Allocation Model.

- If submitting deposits by Direct ACH for an employee that has an Asset Allocation Model, you will only need to send one Direct ACH for the employee using the 17-digit direct deposit account number (see Section 2A) to Fund number 555.
- If submitting deposits by Fedwire (see Section 2B) or check (see Section 2C) for an employee that has an Asset Allocation Model, you do not need to list each Fund on the Group Purchase form for that employee. You will indicate Fund 555 for that employee and purchases will be made per the employee's Asset Allocation Model.

You must confirm with your employee if they have established an Asset Allocation Model prior to submitting deposits to Fund 555 in their account.

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2. Payment Instructions

Please choose one payment method to submit deposits. Money may be submitted by Direct ACH (**Section A**), FedWire (**Section B**), or Check (**Section C**).

A. Submitting Funds by Direct ACH (*Homestead Fund's preferred method*)

When submitting a Direct ACH transfer you must use ABA/Routing Number: **104000016**

The ABA must be accompanied by a special 17-digit Direct Deposit Account Number to purchase directly into the shareholder's account with Homestead Funds. If an employee is requesting deposits to multiple Funds, they will have a 17-digit direct deposit account number for each Fund and you will need to submit a Direct ACH for each. If an employee is requesting deposits to an Asset Allocation Model, you will only submit one Direct ACH for the employee and use Fund 555 when creating the 17-digit direct deposit account number.

17-Digit Direct Deposit Account Number = Account Type Code + Fund Number + 10-Digit Homestead Account Number. Follow steps 1 through 4 completely to create the 17-Digit Direct Deposit Account Number.

1. Account Type Code

Choose one:

- 2240 — for an IRA or ESA account
OR
- 2230 — for a non-IRA account (including UGMA/UTMA, Corporate and Deferred Compensation)

2. Fund Number

Choose the appropriate Fund Number as listed below:

3-Digit Fund Number

168 — Daily Income Fund

170 — Short-Term Government Securities Fund

171 — Intermediate Bond Fund

172 — Short-Term Bond Fund

174 — Stock Index Fund

176 — Value Fund

178 — Small-Company Stock Fund

180 — International Equity Fund

182 — Growth Fund

414 — Rural America Growth and Income Fund

555 — Asset Allocation Model

Only use 555 Asset Allocation Model if the employee has established an Asset Allocation Model in their account online prior to the employer submitting money.

3. 10-Digit Homestead Account Number

Add enough zeroes in front of the shareholder's Homestead Funds account number to equal ten digits total. Please note that account numbers vary in length. Below gives an example with 5-digit account numbers but the total number of zeroes you add may be different, depending on the account number you are submitting for Direct ACH.

4. Examples for creating the 17-Digit Direct Deposit Account Number

IRA Example

Fund Number: 176

Account Number: XXXXX

Account Type: IRA

17-Digit Direct Deposit Account Number:
224017600000XXXXX

Non-IRA Example

Fund Number: 172

Account Number: XXXXX

Account Type: Non-IRA

17-Digit Direct Deposit Account Number:
223017200000XXXXX

Employer Instructions to Submit Funds



2. Payment Instructions (continued)

B. Submitting Funds by Fedwire

You may submit funds by Fedwire to one (refer to **Section 2**) or many (refer to **Section 1**) accounts.

1. Fedwire to Multiple Fund(s) and Account Number(s)

When using this option, **you must also submit a Group Purchase Form to show the allocation of the funds.** This form can be downloaded at homesteadfunds.com. The Group Purchase Form should be faxed to **877-513-0756 on the same day the Fedwire is sent.** Not submitting the form as instructed will result in a processing delay. **Submit your Fedwire by using the instructions below:**

First National Bank of Omaha
Omaha, NE
ABA# 104000016
DDA# 731851735
For Credit to Homestead Funds (Company Name)

2. Fedwire to Only One Fund and Account Number

For this option, submit your Fedwire using the instructions below:

First National Bank of Omaha
Omaha, NE
ABA# 104000016
DDA# 731851735
For Credit to Homestead Funds (Shareholder Name)
(Fund Name Shareholder Account Number)

C. Submitting Funds by Check

When using this option, **you must also submit a Group Purchase Form to show the allocation of the funds. This form can be downloaded at homesteadfunds.com.** The Group Purchase Form should be mailed with the check. Not submitting the form as instructed will result in a processing delay. Mail the check and Group Purchase Form to:

Regular Mail
Homestead Funds
P.O. Box 46707
Cincinnati, OH 45246-0707

Overnight Mail
Homestead Funds
225 Pictoria Drive
Suite 450
Cincinnati, OH 45246