

Step 2 - Funding your Gemini Account

In the previous step, you set up a Gemini account and linked your bank account to that Gemini account. There are two ways to fund your Gemini account from that bank account: 1) ACH transfer or 2) Wire Transfer.

As of this writing, Bank Transfers (ACH) are only available to customers in the United States. The funds are immediately available *for trading*. After 4-5 business days, the funds are available *for withdrawal* since this is the amount of time it takes to settle.

Wires can be made by customers in and out of the United States. They settle as soon as they have been received in our bank account. As a result, these funds are available for trading and withdrawal immediately once they have been credited to your account. Funds sent by domestic wire transfer before **3:00 pm ET** will typically be available in your account the same day or next business day (though this may vary based on the internal processes of your bank). While there may be a fee charged by your bank to send or receive a wire, we do not charge any wire fees on our side.

ACH Transfer Process:

1. Go to exchange.gemini.com and move your mouse to "Transfer Funds -> Deposit Into Exchange -> USD (Bank Transfer)."

The screenshot shows the Gemini exchange interface. At the top, the navigation bar includes 'GEMINI', 'DASHBOARD', 'BUY', 'SELL', 'TRANSFER FUNDS' (circled in red), and 'GEMINI DOLLAR'. Below the navigation bar, the 'Dashboard' section displays 'Welcome, Karen' and 'Notional Account Value \$0.00'. To the right, a table shows 'Asset Balance' and 'Available to Trade' for USD, BTC, ETH, BCH, LTC, and ZEC, all showing zero values. Below the dashboard, there are two sections: 'Gemini BTCUSD Historical Data' showing a last price of \$3,860.00, a 24-hour change of +\$120.70, and a 24-hour range of \$3,567.86 - \$3,903.64; and 'Recent Trades' with columns for Time, Price, and Quantity.

2. Select your bank account from the list of Funding Sources.
3. Enter the amount of the transfer. Your daily and monthly bank transfer limits are listed in the lower right corner of that dialogue box. (Your limits may be different from the example below.)

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Have a question? Let us help. Email help@WoodfordResearch.com or call (859) 203-7555.

Deposit USD

USD (BANK TRANSFER) USD (WIRE TRANSFER) BTC ETH ZEC BCH LTC

FUNDING SOURCE: Bremer Bank - Personal

DEPOSIT AMOUNT: 0.00 USD

Your deposit will be credited to your Gemini account and will be available for trading immediately. It should fully clear into your Gemini account within 4-5 business days.

REVIEW DEPOSIT

Manage Bank Accounts
Want to deposit Gemini dollars?

ASSET BALANCES

USD: \$0.00
BTC: 0 BTC
ETH: 0 ETH
BCH: 0 BCH
LTC: 0 LTC
ZEC: 0 ZEC

BANK TRANSFER DEPOSIT LIMITS

Daily Remaining: **\$500.00**
30-Day Remaining: **\$15,000.00**
Need to deposit more than your Bank Transfer (ACH) limits? Wire USD into your account instead.

- Click on “Review Deposit.”
- Read the details of your requested deposit in the following box. Click “Confirm.”

Wire Transfer Process:

- Go to exchange.gemini.com and move your mouse to “Transfer Funds -> Deposit Into Exchange -> USD (Wire Transfer).”

Dashboard

Welcome, Karen

Notional Account Value
\$0.00

	Asset Balance	Available to Trade
USD	\$0.00	\$0.00
BTC	0 BTC	0 BTC
ETH	0 ETH	0 ETH
BCH	0 BCH	0 BCH
LTC	0 LTC	0 LTC
ZEC	0 ZEC	0 ZEC

Gemini BTCUSD Historical Data

Last Price: **\$3,860.00**
24 Hour Change: **▲\$120.70**
24 Hour Range: **\$3,567.86 – \$3,903.64**

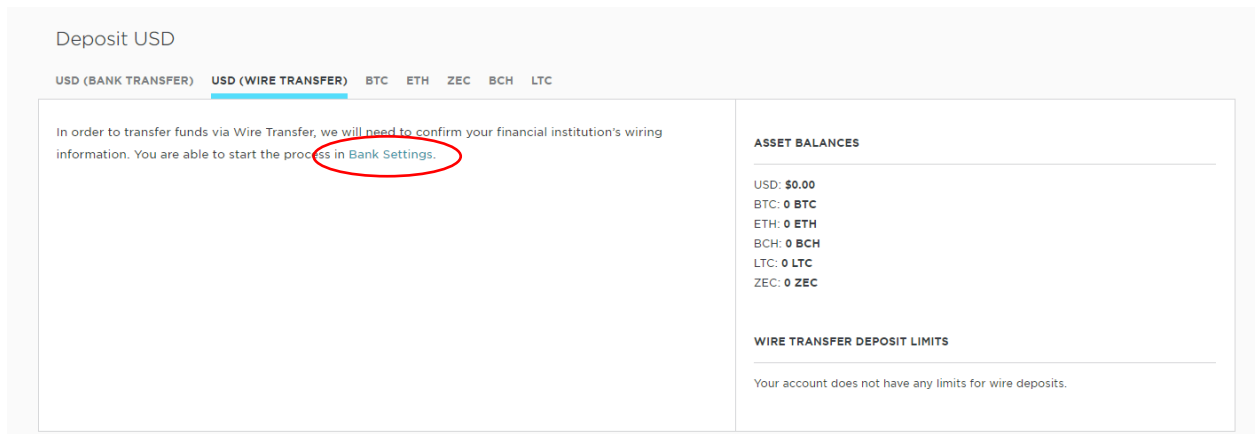
Recent Trades

Time	Price	Quantity
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- If this is the first time you have wired funds into Gemini from this bank account, click the Blue link to begin the process of confirming your bank’s wiring information.

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8. You may need to “Enable Wire Deposits.” Click the link in the middle of the page to begin that process.
9. Gemini will need your bank’s Outgoing Wire Transfer routing number. You will need to contact your bank directly for this information. Enter that routing number into the space provided and click “Close.”
10. Return now to the “Transfer Funds -> Deposit Into Exchange -> USD (Wire Transfer).”
11. Select the Funding Source and enter the Deposit Amount.
12. Wire deposits will require you to contact your **approved bank on file**, and have funds sent to Gemini.
13. Please Note:
Wire deposits must originate from the selected bank account above. Gemini will refuse funds originating from an unapproved bank account.
14. Click “Get Instructions.”

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Please Send Your Funds Now

Please note the wire you have initiated must originate from the account you selected [REDACTED] in your name [REDACTED]

⚠ Any wire received from an account other than [REDACTED] in your name [REDACTED] will lead to the return of funds at your expense, and return of funds may take up to ten business days.

I understand and agree to the above terms of transfer

NEXT

Cancel

15. Click the "I understand" box and click on "Next."
16. The next box contains your specific and detailed wire transfer instructions. Gemini will also send these instructions to your email address. We recommend that you open that email and print off the wiring instructions. Take those instructions to your bank and use it to complete their required wire transfer form.
17. Gemini does not accept "third-party" wire transfers. Your wire transfer must come from your account.

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