

# Checkwriting and Visa® Gold Check (ATM/Debit) Card Request Information and Terms

## Helpful to Know

- This form is to be used for nonretirement accounts only.
- You must complete a separate form for each account.
- Checks and ATM/Debit Cards arrive 7-10 business days after Fidelity receives and processes this form.

### Who Needs to Sign

- For checkwriting, each account owner, trustee, or authorized individual (for business accounts) that will be signing checks for this account must sign and date.
- For ATM/Debit Card only, an account owner or trustee must sign and date.

### Checkwriting

- This form REPLACES any checkwriting information currently on your account. Be sure we have your correct name and address in our records. We will use this information when we print and mail your checks.
- If updating your signature because of a name change, complete and attach a Name Change form, as well as appropriate documentation, such as a marriage certificate or divorce decree.

- Checks are reported on your statement.
- You can elect to have your address not print on your checks.
- You can elect to have check images appear on your statement.
- Checks are drawn on your account's core position.

### ATM/Debit Card

- The Visa® Gold ATM/Debit Card is only available for Individual, Joint, and Trust accounts.
- Your Visa® Gold ATM/Debit Card is administered by BNY Mellon Investment Servicing Trust Company, vendor to Fidelity Investments.
- For assistance with your ATM/Debit Card, contact BNY Mellon Investment Servicing Trust Company at 800-323-5353.
- Ensure a phone number is provided for BNY Mellon Investment Servicing Trust Company to contact you directly as needed.
- Daily spending and withdrawal limits apply. For details, see the Agreement and Disclosure Statement that arrives with your card.

## Terms and Conditions *Keep for your records.*

### Checkwriting

By signing you:

- Agree the checkwriting feature is optional and provided by such bank as Fidelity may select from time to time (the "bank").
- Agree the checkwriting service is governed by the rules of the bank, the applicable provisions of the Uniform Commercial Code, and applicable state and federal law.
- Acknowledge that Fidelity will charge you a nominal fee for check reorders and any special expenses incurred on this checking service, including a charge for checks returned for insufficient funds, stop payment requests, dishonored checks, and copies of checks.
- Understand cancelled checks will not be returned.
- Understand that accounts engaged in excessive checkwriting may have the feature revoked or the account may be closed immediately at Fidelity's discretion.
- Understand that checks will be dishonored if the Collected Balance in your account is insufficient to honor a check in full, and Fidelity and the bank are not liable to you for any consequences of such dishonor.
- Agree to notify Fidelity immediately upon the loss or theft of checks associated with the account.
- Agree to be subject to the terms and conditions, guidelines, and rules applicable to your account as now in effect, and as amended from time to time, of the fund(s) and of UMB Bank, N.A. ("the Bank"), as they pertain to the use of redemption checks.
- Appoint the Bank as an agent by the account holders signing this form and, as such agent, the Bank is directed to request Fidelity to debit monies or redeem shares of such Fidelity fund(s) as designated by the account holders from time to time, and as recorded on Fidelity's records, upon receipt of and to the amount of, checks drawn upon this account(s). In so acting, the Bank shall be liable only for its own negligence. Account holders will be subject to the Bank's rules, regulations, and associated laws governing check collection, including the Uniform Commercial Code as enacted in the State of Missouri.
- Understand that a copy of the UMB Bank, N.A. Statement of Terms and Conditions applicable to your account will be enclosed with your initial order of checks.

### Fidelity ATM/Debit Card

By signing you:

- Agree as an account holder that PNC Bank, N.A. is the issuer of this ATM/Debit Card and use of this ATM/Debit Card is subject to approval by PNC Bank, N.A.
- Agree to abide by the terms and conditions set forth in the Agreement and Disclosure Statement that will be provided when the Card(s) is (are) issued.
- Agree that the information provided on this application is true and correct to the best of your knowledge.
- Agree that ATM/Debit Cards are issued by PNC Bank, N.A. and the ATM/Debit Card program is administered by BNY Mellon Investment Servicing Trust Company. Those entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association, and is used by PNC Bank pursuant to license from Visa U.S.A. Inc.
- Acknowledge that you are of full legal age in the state in which you reside.
- Also understand that you are responsible for any fees charged by the ATM owner; however, Fidelity will reimburse you for up to \$75 in domestic ATM fees per year. You acknowledge that fees incurred at an ATM in a foreign country will not be reimbursed. Fees incurred beyond \$75 per year will be debited from your account as the fees are incurred. ATM fees are not charged or regulated by Fidelity. All transactions conducted on the ATM/Debit Card will be debited from the core account as they happen.
- Certify that you have read, met, and agreed to all of the terms, conditions, and disclosures on this application. In the case of joint account owners, "you" shall refer to all account holders.



Account Number

# Checkwriting and Visa® Gold Check (ATM/Debit) Card Request (Nonretirement Accounts Only)

**Use this form to:**

- Add checkwriting to and/or request a Visa® Gold ATM/Debit Card for an existing nonretirement account.
- Change or update checkwriting signatures (for example, because of a name change or to add or remove an Authorized Individual on a business account).

Type on screen or fill in using CAPITAL letters and black ink.

Advisor Name	G Number
	G

## 1. Checkwriting Set-Up

- Check one for checkwriting.  Add checkwriting to this account.  
 Update account signatures only.  
 Optional.  Print check images on statement.

Check one in each column. Unless you indicate otherwise, the Name(s) and mailing addresses will be printed. ALL owner names will be printed on checks.

**Print on Checks**  
 Name(s) only  
 Name(s), mailing address, phone

Phone

**Signature Lines Available on Checks**

- One signature line  
 Two signature lines

Check the number of signature lines that you would like on your checks. If no boxes are checked, only one signature line will appear on checks.

## 2. Gold ATM/Debit Card Request

- Provide Customer Phone Number to minimize service disruptions with your Card.  Consider this account for the Fidelity Visa Gold ATM/Debit Card, issued by PNC Bank, N.A.

Customer Phone Number

- Optional.  Send an additional Check Card for the Joint Owner.

## 3. Signatures and Dates *Form cannot be processed without signatures and dates.*

By signing below, you agree to everything in the "Terms and Conditions" section on the previous page. **For checkwriting, each account owner, trustee, or authorized individual (on a business account) that will be signing checks for this account must sign and date.**

Print Owner/Authorized Individual Name <i>First, M.I., Last</i>	
Owner/Authorized Individual Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

Print Owner/Authorized Individual Name <i>First, M.I., Last</i>	
Owner/Authorized Individual Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

Print Owner/Authorized Individual Name <i>First, M.I., Last</i>	
Owner/Authorized Individual Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

Print Owner/Authorized Individual Name <i>First, M.I., Last</i>	
Owner/Authorized Individual Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶