

# Checkwriting Information and Terms

## Helpful To Know

- You must complete a separate form for each account.
- This form REPLACES any checkwriting information currently on your account. **Be sure that ALL owners sign as well as any authorized individual to whom you want to grant checkwriting privileges.**

## Who Needs To Sign

Individual/Joint	Each registered owner
UGMA/UTMA	Custodian only
Trust	At least one trustee
Corporate/Business	All authorized individuals
Individual with Power of Attorney	All account owners and any individual with Power of Attorney for whom checkwriting privileges are desired. If an account owner is inca-pacitated and cannot sign, attach a physician's letter stating this.

## Name/Address

- Be sure we have your name and address correct in our records, because this is the information we will use 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.

## Feature Specifics

- Checks are reported on your statement.
- For copies of cancelled checks (which may involve a fee), or to have checks sent to an alternate address, go to [Fidelity.com](https://www.fidelity.com) or call us.

## Brokerage Accounts

- Except with Fidelity® Cash Management Accounts and HSAs (for which no minimum applies), there must be at least \$2,500 in your account before we can send you your checks.
- Checks are drawn on your account's core position.

## Mutual Fund Accounts

- For information on minimum balances, fees, and which funds are eligible for checkwriting, see the applicable fund prospectus.
- To add checkwriting to more than one fund, set it up on any eligible fund, then call Fidelity to have it added to other funds.

## HSAs

- Be aware that Fidelity must report all checks to the IRS as distributions.

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

By signing the form, you:

- Direct Fidelity and the processing bank (UMB Bank, NA, which is not affiliated with Fidelity) to act on all instructions pursuant to this form, and to honor any checks that appear to be properly executed and presented.
- Agree to be bound by all applicable rules and agreements, in their current or future state, including these Terms and Conditions, the Checkwriting Statement of Terms and Conditions (which will be enclosed with your initial check order),

the Uniform Commercial Code as enacted in Missouri, and your Fidelity Brokerage Customer Agreement.

- Agree not to write any checks on the account that exceed the available balance.
- Verify the authenticity of any other signature(s) on this form.

### Fidelity Fund Accounts

- Agree that we can refuse to honor any check you write that is less than the applicable minimum.

### HSAs

- Acknowledge that any checks you write on this account will be reported to the IRS as distributions, and that any part of a distribution not used to pay qualified medical expenses is counted as gross income and is also subject to a 20% penalty (unless an exception applies).
- Agree not to close your account by writing a check.



# Checkwriting

Use this form to:

- add checkwriting to an existing non-retirement account (brokerage, mutual fund, HSA, or Fidelity® Cash Management Account but not 529 College Savings Plans or Portfolio Advisory Services (PAS) accounts)
- change or update signatures for account owners or authorized individuals (for example, because of a name change or to remove an individual)

Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of this page.

## 1. Account Owner(s)

For business or trust accounts, provide entity name here, and names and signatures of authorized individuals in Section 3.

Name(s)	Account Number
Fidelity Fund Name or Symbol Required if your account number begins with a "2" and then any two letters.	

## 2. Checkwriting Set-up To change the account address before ordering checks, go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting).

Check one in each column.

### Print on Checks

Name(s), mailing address  
*Default if no choice indicated.*

Name(s) only

Name(s), mailing address, phone:

Phone
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### Signatures Required on a Check

Any one signature  
*Default if no choice indicated.*

Any two signatures

ALL owner names will be printed on checks.

## 3. Signatures and Dates ALL owners must sign and date.

By signing below, you agree to everything in the "Terms and Conditions" section of the previous page. Checkwriting can only be granted to owners or to people who are already listed on the account as authorized individuals.

Print Owner/Authorized Individual Name	
Owner/Authorized Individual Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶

  

Print Owner/Authorized Individual Name	
Owner/Authorized Individual Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶

  

Print Owner/Authorized Individual Name	
Owner/Authorized Individual Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶

**Did you print the form? Have all owners signed?** Send the form to Fidelity. Your checks should arrive within 2 weeks.

**Questions?** Go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting) or call 1-800-544-6666.

Use postage-paid envelope OR deliver to:

**Regular mail**  
Fidelity Investments  
PO Box 770001  
Cincinnati, OH 45277-0002

**Overnight mail**  
Fidelity Investments  
100 Crosby Parkway KC1K  
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 574789.4.0 (01/13)