

Electronic Funds Transfer (EFT) Authorization

Use this form to establish standing Electronic Funds Transfer (EFT) instructions on your Fidelity account, including eligible retirement and nonretirement accounts. Do NOT use this form to request a specific transaction. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- EFT can be used to make routine transfers to or from your bank, and 3rd Party EFT can be used to make routine transfers to someone else's bank. Note: 3rd Party EFT may not be used to make transfers for commercial purposes.
- EFT and 3rd Party EFT may not be available during the first four to five days after the feature is established on your account.
- Any transaction in your Fidelity IRA initiated with the instructions you create will result in a distribution from your Fidelity IRA and will be reported to the IRS. Note that:
 - Such distribution will generally result in taxable income to you for the year distributed to you, unless it is rolled over to another IRA or qualified employer plan within 60 days. It is your responsibility to ensure that the subsequent account is qualified to accept rollover amounts.
- EFT and 3rd Party EFT are not available for:
 - Workplace Self-Directed Brokerage
 - Money Purchase and Profit Sharing Plans
 - Investment-Only Retirement Accounts
- 3rd Party EFT is also not available for:
 - Self-Employed 401(k)
 - Mutual Fund Only Accounts
 - Health Savings Accounts (HSAs)
 - Business Accounts
- Trust accounts are eligible for EFT:
 - If your bank account is owned by the same trust, the supporting document must match the full name of your trust at Fidelity and match the name(s) of the trustee(s) to enable 1st Party EFT.
 - If your bank account is personally owned, the supporting document should list your full name.
- For SIMPLE IRAs, ONLY 3rd Party EFT is available.
- For Self-Employed 401(k)s, ONLY transfers FROM the outside bank TO Fidelity are available. You will not be able to transfer from Fidelity to the outside account. The Plan Administrator must sign in Section 5.
- Transaction limits may apply.
- There is no fee to use the EFT service, although your financial institution may charge transaction fees.
- See "Important Information about Electronic Funds Transfer (EFT)" included with this form.**

1. Account Owner(s)

First Name	Middle Name	Last Name
Additional Owner/Authorized Individual Name		

2. EFT Authorization for Your Bank Account

To establish EFT, which allows for the transfer of money both to and from your Fidelity account(s), you **must** be an owner of the account at the other financial institution and the registration types must match (e.g., individual account to individual account). You will need to attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it, or, in the case of a trust, the name of the trust and trustee(s). The name(s) on your supporting bank documents **must match** the name(s) on your Fidelity accounts.

Provide your Fidelity account number(s) for establishing EFT:

Be sure each account listed is eligible for EFT.

Fidelity Account Number	Fidelity Account Number	Fidelity Account Number

Provide bank account information below to set up the EFT feature.

Bank Account

- Checking Savings

EFT Authorization for Your Bank Account continues on next page. ►►

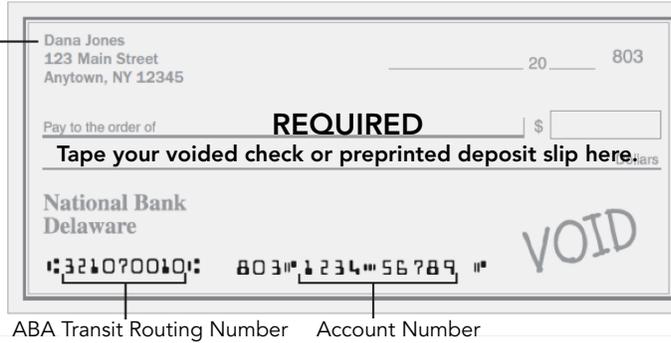


Complete this section and attach an account statement, voided check, or deposit slip.

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

Attach here:

Account number and all owner names must be preprinted and unaltered.



3. 3rd Party EFT Authorization *For brokerage accounts only.*

Complete this section if the owner at the other financial institution does NOT match the owner of your Fidelity account. This option **ONLY allows you to move money FROM Fidelity** to the outside account.

Provide your Fidelity account number(s) below for establishing 3rd Party EFT:

Be sure each account listed is eligible for 3rd Party EFT.

Fidelity Account Number	Fidelity Account Number	Fidelity Account Number
-------------------------	-------------------------	-------------------------

Provide bank account information below to set up the 3rd Party EFT feature.

Bank Account

Check **ONLY** one. Checking Savings

To establish this feature, you **MUST** obtain a Medallion signature guarantee in Section 5.

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

Form continues on next page. ►►





4. W-8-Certified Customers (Non-U.S. Citizens) *Explanation for standing instructions requested for a country different from the country of tax residence.*

If you are requesting standing instructions to send money to a financial institution located in a non-U.S. country that is different from the treaty country listed on your W-8, provide the reason below.

Required to be completed if applicable.

Reason 250 characters maximum

5. Signature and Date *Form cannot be processed without signature(s) and date(s).*

In the section below, "Fidelity," "us," and "we" refer to Fidelity Brokerage Services LLC and National Financial Services LLC and their affiliates, and their employees, agents, representatives, shareholders, successors, and assigns as the context may require; "you" and "account owner" refer to the owner indicated on the account form; and for any account with more than one owner (such as a joint or trust account), "you" and "account owner" or "account owners" refer to all owners, collectively and individually.

By signing below, you:

- Authorize Fidelity to act on all instructions given in this form.
- Accept all terms and conditions described in this form.
- Certify that all information provided in this form is true, accurate, and complete.
- Agree, if you are a trustee, a custodian, or the fiduciary of an employer-sponsored retirement plan, that you are responsible for complying with your legal and fiduciary obligations.
- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you and to you or your designee, by credit or debit entries to the designated account at the financial institution indicated in the form ("Bank"). You authorize the Bank to process such entries and to credit or debit the designated account at that Bank for such entries. You ratify such instructions and agree that neither we nor any mutual fund will be liable for any loss, liability, cost, or expense for acting upon all such instructions believed to be genuine if we employ reasonable procedures to prevent unauthorized transactions. You agree that this authorization may only be revoked by written notice to us in such time and manner as to afford us and the Bank a reasonable opportunity to act upon it.
- Warrant and represent that (i) the third party's account identified in Section 3 is owned by a natural person, (ii) that person has authorized his/her account to be credited in accordance with your instructions, and (iii) the account has been established for personal, family, or household use, and not for commercial purposes.
- Acknowledge that Fidelity will not be liable for any loss, expense, or cost arising out of your instructions, provided that it institutes reasonable procedures to prevent unauthorized transactions.
- Acknowledge that you have read and agree to the Important Information about Electronic Funds Transfer (EFT) document.
- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.
- If the account is owned by a business or entity, certify that you are authorized to enter into these transactions on behalf of the organization.

Form continues on next page. ►►





One authorized signature is required unless you have a Mutual Fund Account (the account number begins with a 2 followed by two letters) in which case all owners must sign.

A Medallion signature guarantee is required to establish 3rd Party EFT instructions for a bank account that is not in your name.

If the form is completed at a Fidelity Investor Center with all signers present, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. **A notary seal/stamp is NOT a Medallion signature guarantee.**

PRINT OWNER/AUTHORIZED INDIVIDUAL/PLAN ADMINISTRATOR NAME/TRUSTEE	
SIGN	OWNER/AUTHORIZED INDIVIDUAL/PLAN ADMINISTRATOR/TRUSTEE SIGNATURE X
	DATE MM/DD/YYYY
DATE	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

PRINT OWNER/AUTHORIZED INDIVIDUAL/TRUSTEE NAME	
SIGN	OWNER/AUTHORIZED INDIVIDUAL/TRUSTEE SIGNATURE X
	DATE MM/DD/YYYY
DATE	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

For faster processing, complete, sign, and submit using the digital uploading process:

1. Complete the form, sign, and gather any necessary documents.
2. Scan or take a digital photo of the ENTIRE form and any required documents.
3. Scan the QR code **OR** go to Fidelity.com/upload-EFT to submit your files or photos.



If you are unable to utilize the digital uploading process and require mailing instructions, please visit Fidelity.com/customer-service/mailing-address.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 592521.16.0 (06/25)



Important Information about Electronic Funds Transfer (EFT)

Keep this information for your records.

Privacy Statement

You understand that Fidelity will disclose information to third parties about your account or the transfers you make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with a government agency or court order, or
- (iv) If you give Fidelity your written permission, or
- (v) For other purposes in accordance with Fidelity's privacy statement

Fees

There is no fee to use the EFT service, although your financial institution may charge transaction fees.

Limitations for EFTs

There may be a four-day period after Fidelity processes your request to establish EFT, during which the service will be unavailable to transfer funds to or from your bank account. The minimum amount for EFTs initiated on *Fidelity.com* is \$0.01 for retirement and nonretirement brokerage accounts (or with respect to a Fidelity mutual fund account, the fund minimum). In most cases, EFTs initiated on *Fidelity.com* are subject to a maximum cumulative daily amount of \$100,000 for transfers out of your Fidelity account, and \$250,000 for deposits into your Fidelity account. Transfers out of your Fidelity account initiated on *Fidelity.com* are typically limited to three per day.

Brokerage Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, your core account must have adequate funds to cover a redemption.

Mutual Fund Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, you must have an adequate balance in your mutual fund position to cover a redemption.

Business Days

For purposes of EFTs, Fidelity's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

Documentation Periodic Statement

You will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

Direct Deposits

If you have arranged to have direct deposits made to your Fidelity Account or Fidelity Mutual Fund Account, at least once every sixty (60) days from the same person or company, you can call Fidelity at 800-343-3548 to find out whether or not the deposit has been made.

Special Disclosure for Covered Transfers

In general, your use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

Unauthorized Transfers

You will tell Fidelity promptly if you believe your password has been lost or stolen or may have been used without your permission. Telephoning Fidelity at the number listed below is the best way of keeping your possible losses down. If you believe your password has been lost or stolen, and you tell Fidelity within two (2) business days after you learn of the loss or theft, you can lose not more than \$50 for Covered Transfers if someone used your password without your permission. If you do NOT tell Fidelity within two (2) business days after you learn of the loss or theft of your password, and Fidelity can prove Fidelity could have prevented any unauthorized use if you had told Fidelity, you could lose as much as \$500. Also, if your statement shows Covered Transfers that you did not make, you will tell Fidelity promptly. If you do not tell Fidelity within sixty (60) days after the first statement was mailed to you, you may not get back any money you lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if you had told Fidelity in time. In extenuating circumstances, Fidelity may extend such time periods. Additional protection may be available from Fidelity for specific accounts under certain circumstances.

Stop Payment Procedures

If you have told Fidelity in advance to make regular Covered Transfers out of your Fidelity account, you can stop any of these payments. Here's how: you can call or write to Fidelity using the contact information listed below. Your notice must be made in time for Fidelity to receive your request at least three (3) business days or more before the payment is scheduled to be made. If you call, Fidelity may, as an additional measure, require you to put your request in writing and get it to Fidelity within fourteen (14) days after you call. **Unless otherwise provided, you may not stop payment of electronic funds transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**

Fidelity's Liability for Failure to Make Covered Transfers

If Fidelity does not complete a Covered Transfer to or from your Fidelity account on time or in the correct amount according to Fidelity's agreement with you, Fidelity may be liable for your losses or damages.

However, there are some exceptions. Fidelity will not be liable for instance:

- If, through no fault of Fidelity's, you do not have enough money in your Fidelity account to make the Covered Transfer.
- If the money in your Fidelity account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed your margin availability, if any.
- If the bank account information you provided to Fidelity when you established the EFT service was incorrect or has subsequently become incorrect.
- If circumstances beyond Fidelity's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Fidelity.
- If there was a technical malfunction which was known to you at the time you attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.
- There may be other exceptions stated in our agreement with you.

Error Resolution

In the case of errors or questions about your Covered Transfers, you will call or write Fidelity using the contact information listed below, promptly. You will call or write Fidelity if you think your statement is wrong or if you need more information about a Covered Transfer on the statement. **Fidelity must hear from you no later than sixty (60) days after Fidelity sent the FIRST statement on which the problem or error appeared.** You will:

- Tell Fidelity your name and account number.
- Describe the error or the Covered Transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell Fidelity the dollar amount of the suspected error.

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within ten (10) business days. Fidelity will tell you the results of its investigation within ten (10) business days after Fidelity hears from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within ten (10) business days for the amount that you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and it does not receive it within ten (10) business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account. For questions involving new accounts, point of sale or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. With respect to new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three (3) business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

Contact Information

Fidelity Investments
PO Box 770001
Cincinnati, OH 45277

Phone: 800-343-3548
Representatives are available 24 hours per day, seven days per week, to take your call.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 652049.7.0 (11/25)