Full Suite of Cash Management Capabilities

Help investors spend and save with ease and confidence, using our customizable suite of cash management account offerings.

Build loyalty with your client base and grow AUM with a cash offering that showcases your firm

Low Fees with Customizable Structure

Pay potentially 20% less in fees[1] for cash solutions than other clearing firms, giving you flexibility to design an optimal fee structure for your firm

Customize branding and features to design a cash suite that showcases your firm with the option to add your logo and upgrade features to debit cards, checkbooks, mailers and your investor portal.

Differentiated Debit Card program

- Customizable design: Modern card design can be co-branded, customized, or upgraded to a metal card[2]
- Global ATM network (fee reimbursement for Premier accounts)
- Cash back: Premier access debit card includes 1% cash back on all purchases[3]
- Embedded security: Chip-enabled cards help reduce counterfeit fraud and risk of being declined
- Seamless deposits: Direct from employers, mobile remote check deposit

Flexible transaction processing and fraud management

Send near real-time payments with access to Venmo and PayPal

Direct Debits, Credits (ACH), Unlmited Check-writing, Bill Pay, Google/Apple pay

Transactions instantly approved against cash available to help reduce the risk of overdrawn accounts.

Two-way text fraud alerts*: Investors are notified of potential unauthorized transactions and can approve or block them in real time.

*Clients must opt in. The feature will be broadly released across the full portfolio at a later date.

Fidelity INVESTMENTS

Cash Management Account Options

Choose to offer Select, Premier or both account types & customize for your needs

SELECT ACCESS

- For investors who occasionally need access to cash from their brokerage accounts.
- Investors can select features that meet their specific needs.
- Flexible account fees provide a low-cost option to potentially attract younger or fee-averse investors.

$10 PER YEAR*	**ACH direct deposit or debit** **Bill pay**
$5 PER YEAR	**Checking** • Unlimited standard checks included, specialty checks available online • Deposits
$5 PER YEAR	**Visa debit card** • Basic debit card to access cash from the investor's brokerage account • Customer service 24/7[4]

Integrated with standard brokerage statements.

*ACH direct deposit and direct debit required to add additional features such as checking and debit cards.

PREMIER ACCESS

- For investors who actively manage cash from their brokerage accounts.
- This option includes a Premier Rewards debit card with 1% cash back and additional Visa benefits.
- For investors who spend more than $10,000 annually, the annual $100 fee is covered via cash back.

$100 PER YEAR	**ACH direct deposit or debit** **Bill pay**
	Checking All features in Select Access *plus:* • Co-branding and logo options • Unlimited free standard check orders
	Visa debit card All features in Select Access *plus:* • Premier Rewards debit card • Metal card upgrade for a $10 annual fee • Co-branding and logo options • 1% cash back rewards[3] • No ATM fees • Visa benefits, including Visa Concierge, auto rental discounts and insurance, lost luggage reimbursement, and more
	Cost-basis detail Included with standard brokerage statements.

†No ATM fees when using MoneyPass and PNC network ATMs. Surcharge fees may apply for out-of-network ATMs.

Learn more

Clients: Contact your relationship manager for more information.

Prospective Clients: Contact your sales representative at **800.752.7053**.

Investment representatives: Contact your home office for more information.



[1]Comparison of Fidelity Select Access service level vs. competitor's published rates for a similar account as of March 2024.

[2] Minimum quantity of 1,000 cards. Exceptions may be granted on a case-by-case basis. Metal cards available for Premier Access card with an additional fee.

[3]Maximum $1,000 cash back per year.

[4] BNY debit card service center open 24/7, Fidelity Investments® product support available 8AM –8PM ET.

Unless otherwise expressly disclosed to you in writing, the information provided in this material is for educational purposes only. Any viewpoints expressed by Fidelity are not intended to be used as a primary basis for your investment decisions and are based on facts and circumstances at the point in time they are made and are not particular to you. Accordingly, nothing in this material constitutes impartial investment advice or advice in a fiduciary capacity, as defined or under the Employee Retirement Income Security Act of 1974 or the Internal Revenue Code of 1986, both as amended. Fidelity and its representatives may have a conflict of interest in the products or services mentioned in this material because they have a financial interest in the products or services and may receive compensation, directly or indirectly, in connection with the management, distribution, and/or servicing of these products or services, including Fidelity funds, certain third-party funds and products, and certain investment services. Before making any investment decisions, you should take into account all of the particular facts and circumstances of your or your client's individual situation and reach out to an investment professional, if applicable.

Third party marks are the property of their respective owners; all other marks are the property of FMR LLC. The third parties referenced herein are independent companies and are not affiliated with Fidelity Investments. Listing them does not suggest a recommendation or endorsement by Fidelity Investments.

Fidelity Investments® provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.

245 Summer Street, Boston, MA 02210

© 2025 FMR LLC. All rights reserved.

852305.10.0

1.9891167.108