Cash Management Account Features

Harness the strength of Fidelity Investments to help you spend and save with ease.

Feature	How it Works	Benefits
Debit card	• The Fidelity Visa debit card can be issued on individual, joint, and trust accounts • Use your ATM/debit card to access cash in your account • Transaction amounts are immediately debited from your account	• Access to more than one million ATMs worldwide • No annual fee • ATM fees refunded up to $75 per year for the Classic debit card; $300 per year for the Premier Rewards debit card[1] • Earn one point for each dollar spent with the Premier Rewards debit card. Points redeemed for cash at a rate of one penny per point. $5 million asset minimum required.[2] • Make purchases or withdraw cash directly from your account wherever Visa is accepted • Two-way text fraud alerts allow you to approve or block potential unauthorized transactions
Fidelity BillPay®	• Schedule the payment of your bills from your Fidelity Account • Payments will be submitted to the person or company you designate • Fidelity BillPay can be established on a nonretirement individual, joint, estate, or trust account	• Payments are guaranteed to be on time and secure[2] • Pay an unlimited number of bills online from the brokerage account • You can make recurring or one-time payments[2] • Fidelity BillPay service is free
Checkwriting	• Access the available cash in your account by writing a check • Use your Fidelity checks wherever you would ordinarily use a check • Checkwriting is available on nonretirement accounts and traditional IRAs	• Unlimited free checkwriting service • Reorder checks easily by phone, mail, or Web • Wallet, desk book, or business check styles are available • Images of canceled checks are available online

Fidelity INVESTMENTS

To learn more about the benefits of adding cash management features to your account, please contact your financial advisor.



1. Fidelity does not charge a fee for ATM withdrawals; however, other institutions may charge a fee for using their ATM. Fidelity will reimburse ATM fees up to a maximum of $75 per year; Premier Rewards debit card customers are reimbursed for ATM fees up to $300 per year. Reimbursement is for ATM fees in the United States only.

2. Please refer to the debit card terms and conditions for complete details.

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