



New Account Profile

January 28, 2019

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MATTHEW JAMES SAULS
100 MELROSE AVE E APT 1101
SEATTLE WA 98102-5564

Online	Fidelity.com
FAST® Automated Telephone	800-544-5555
Customer Service	800-544-6666

Account Ownership

Name MATTHEW JAMES SAULS	Social Security Nbr On File	Date of Birth On File	Country of Tax Residence UNITED STATES
Address 100 MELROSE AVE E APT 1101 SEATTLE WA 98102-5564	Evening Phone *	Day Phone 206-579-0928	

Fidelity® Cash Management Account Setup

Account Information

Fidelity® Cash Management Account Number	X78-724631
Type of Ownership	Individual
Dividends, Capital Gains and Interest	Direct all security distributions and interest payments to the Cash Settlement Option indicated below
Cash Settlement Option	FDIC Insured Deposit At Morgan Stnly B
Checkwriting/Fidelity Visa ® Gold Check Card	If elected, you will normally receive your checkbook and Check Card within 2 weeks.
Fidelity BillPay®	If you have enrolled in Fidelity BillPay®, you will be contacted separately via email when the service has been activated. To learn more, please visit us online at Fidelity.com/goto/billpay .
Transfers Between Your Bank and Fidelity	If you applied for Bank Wire or Electronic Funds Transfer, then the feature will be effective within 10 business days.
Annual Income	Not asked
Net Worth	Not asked
Liquid Net Worth	Not asked
Tax Bracket	Not asked
** Investment Objective	Undecided
Account Mailing Address	100 MELROSE AVE E APT 1101 SEATTLE, WA 98102-5564

** Investment objective definitions are provided on the last page of this letter.

Please review your account and customer information. If any changes are needed or any information is missing (indicated as "***"), call us at the Customer Service number above or visit us at Fidelity.com. Please note: to protect your privacy, certain information on your New Account Profile is shown as "On File".

As a general matter, Fidelity does not assign representatives to customer accounts. All properly completed account applications have been approved/accepted by a registered principal.

Please note that in certain circumstances, such as when Fidelity determines you reside outside the United States, the Cash Settlement Option noted above will not receive securities distributions and interest payments. Please refer to the Customer Agreement for further details.

Important Information About Your FDIC-Insured Deposit Sweep

Customers may obtain the benefits of FDIC insurance through the FDIC-insured Deposit Sweep Program. Each of the Program Banks on the list below are eligible to receive some or all of your cash balances starting with the first bank (noted above as the Cash Settlement Option) and then the second bank and so on as more fully described within the FDIC-Insured Deposit Sweep Program Disclosure Document. Once deposited at the bank(s), your Cash Balance is eligible for FDIC insurance subject to applicable limits¹. You may contact us at any time to request a change to a different Program Bank List if one is available or to opt-out of any Program Bank in your list.

Currently, this is your account's Program Bank List (each a "Program Bank")²:

1. Morgan Stanley Bank Na
2. Morgan Stanley Private Bank Na
3. Fifth Third Bank
4. Sun Trust Bank
5. Union Bank Na
6. Wells Fargo Na
7. Citibank Na
8. Associated Bank Na
9. CIBC Bank USA (unavailable)
10. The Bank Of New York Mellon
11. US Bank
12. Goldman Sachs Bank USA
13. Peoples United Bank
14. Bank Of Oklahoma
15. Citizens Bank Na
16. Pacific Western Bank
17. HSBC Bank USA
18. Sterling National Bank
19. Umb Bank Na
20. Fulton Bank Na
21. Discover Bank
22. First Tennessee Bank Na
23. Santander Bank Na

For more information about the methodology used to assign a Program Bank to receive your Cash Balances, how your Cash Balances will be swept to and from the Program Banks on the Program Bank List, or the relationship between the Program Banks and Fidelity, including fees paid to Fidelity by the Banks please refer to the FDIC-Insured Deposit Sweep Program Disclosure Document.

Interest Rates

Cash Balances held on your behalf at a Program Bank earn a rate of interest that will vary over time. For more information about interest rates, including a description of how the rate is determined, please refer to the FDIC-Insured Deposit Sweep Program Disclosure Document. For current interest rates and information about comparable investment options, please visit your Portfolio Positions page on Fidelity.com.

¹ Once the Cash Balance is deposited at the Program Bank, it is no longer covered by SIPC. The deposit is eligible for FDIC insurance subject to FDIC insurance coverage limits and in accordance with FDIC rules. All of the account holder's assets at the Program Bank, including assets outside the FDIC-Insured Deposit Sweep Program will generally be counted toward the aggregate limit. In accordance with the FDIC-Insured Deposit Sweep Program Disclosure Document, customers are responsible for monitoring their total assets at a Program Bank to determine the extent of available FDIC insurance. **For more information about FDIC insurance coverage, please visit the FDIC Web site at www.FDIC.gov or call 877-ASK-FDIC.**

² This is the current list of Program Banks eligible to receive your Cash Balance. In the event that your total assets at a Program Bank (including assets that you hold with these banks outside of the FDIC-Insured Deposit Sweep Program) exceed the FDIC insurance limits, you may contact Fidelity to change the investment option for your core position, opt-out of any Program Bank or switch to another eligible Program Bank List if one is available. If the phrase "opted-out" is noted in the parenthetical after a particular bank, that indicates that you have elected not to utilize that Program Bank in connection with the FDIC Insured Deposit Sweep Program.

Bank Status Definitions

<u>Status</u>	<u>Definition</u>
pending activation	The Program Bank has been added to your Program Bank List, but is not yet available to receive deposits.
unavailable	The bank is no longer accepting deposits. Existing deposits with the bank are unaffected.
opted-out	Indicates that you have elected not to utilize the bank in connection with the FDIC-Insured Deposit Sweep Program.
bank has failed	The bank has failed and is no longer available for new or existing accounts. (Access to existing deposits may be restricted and you should contact Fidelity for additional information)
bank not available	The bank no longer participates in the FDIC-Insured Deposit Sweep Program. (Any deposits at the bank have been transferred to other Program Banks. Please contact Fidelity for additional information)

INVESTMENT OBJECTIVE DEFINITIONS

Short Term: You seek to preserve your capital and can accept the lowest returns in exchange for price stability.

Conservative: You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).

Balanced: You seek the potential for capital appreciation and some growth and can withstand moderate fluctuations in market value.

Growth: You have a preference for growth and can withstand significant fluctuations in market value.

Aggressive Growth: You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.

Most Aggressive: You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for options strategies other than writing covered call options).



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