

# 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 incapacitated and cannot sign, attach a physician's letter stating this.

### Name/Address

- Be sure we have your correct name and address 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 copy of a marriage certificate or divorce decree.

### Feature Specifics

- Checks are reported on your statement.
- For copies of canceled checks or to have checks sent to an alternate address, go to [Fidelity.com](https://Fidelity.com) or call us.

### Brokerage Accounts

- 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.

### HSA's

- 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, your Fidelity

Brokerage Customer Agreement, the Fidelity HSA Custodial Agreement, and the Fidelity Brokerage HSA Customer Account 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.

### HSA's

- 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 (a) is counted as gross income and (b) may also be subject to a 20% penalty (unless an exception applies).
- Agree not to close your account by writing a check.



Questions? Go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting) or call 800-343-3548.

# Checkwriting

Use this form to:

- add checkwriting to an existing Fidelity nonretirement brokerage, mutual fund only, HSA, or Fidelity® Cash Management Account. 529 College Savings Plans, ABLE Accounts, and Fidelity managed accounts are NOT eligible to establish checkwriting.
- 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, make 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 Setup

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

Check only one in each column.

ALL owner names will be printed on checks.

### 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

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

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

**Questions?** Go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting) or call 800-343-3548.

Use the postage-paid envelope, drop off at a Fidelity Investor Center, OR deliver to:

### Regular mail

Fidelity Investments  
P.O. 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. 574789.9.0 (07/18)