Fam --

First, obligatory Happy New Year. Its been great getting to know many of you as we continue this journey and I'll be toasting to all of us tonight.

Second, this is hardly new information by now, but I pulled some screenshots showing that a call option in a Fidelity IRA account was marked as marginable. Many of you know Fidelity has a feature that can be enabled called "limited margin" that allows unsettled funds to be used for trading stock and options without waiting for settlement. I have never elected to enable that feature.

I called Fidelity after market close today and the rep, after checking with the "back office"-- incidentally where all the magic seems to happen--informed me they determined this was a "system error" they would work to resolve over the next few days.

More concerning, the CSR told me that **all** of my shares in my IRA account had been internally designated, again in error, as marginable. For what it's worth, she seemed genuinely confused about what happened, though this is hardly the first time I've had to call them concerning the same bullshit.

And on that note, happy New Year to all, and a big FU to Fidelity.

P.S. I encourage anyone who has experienced similar broker nonsense to file a complaint with FINRA. Strength in numbers. https://www.finra.org/investors/need-help/file-a-complaint#

[Limited margin not enabled](https://preview.redd.it/mmgso54juy881.png?width=2203&format;=png&auto;=webp&s;=323d212c27911424e66c208a4a03e45a2d705436)

[Not enrolled in limited margin](https://preview.redd.it/w156qu4guy881.png?width=1135&format;=png&auto;=webp&s;=254424f544e5e336d8defea6fde604f3346b1a05)

[Call option marked as marginable](https://preview.redd.it/v167k27quy881.png?width=3832&format;=png&auto;=webp&s;=0d381837ac0a58942d27d9bff8c93b0a0ef08ba2)