

# Fidelity Investments

## Electronic Funds Transfer (EFT)

### What is Fidelity EFT?

Fidelity EFT is a convenient service that enables you to take your periodic payment distributions from your Fidelity retirement account and have your money electronically transferred to your bank account.

### What are the benefits of EFT?

When you use Fidelity EFT there is less paperwork, fewer trips to the bank and post office, no inconvenience due to mail delays, and increase safety. With EFT, there are no checks to be lost or stolen.

### How does EFT work?

Automated Clearing House (ACH) regulations require that your bank be notified 30 days prior to the receipt of funds; therefore, please allow up to 60 days for EFT to become activated and for payments to be made to your bank account.

If the day of distribution falls on a weekend or holiday, then the distribution will be processed on the prior business day. If the prenote\* has not cleared, the distribution will be sent via check to the address on file when the first systematic withdrawal payment (swp) is due.

*Passbook Savings Accounts and Foreign Bank Accounts are not eligible for EFT. Also, please note that EFTs are only available on periodic payment distributions.*

*\*A prenote is the communication between financial institutions to verify the banking information. The prenote process normally takes 10 calendar days.*

### How do I add EFT to my retirement account?

To add EFT, please complete this application and return it with a completed Fidelity Distribution Form.

If you need assistance completing this form, please call Fidelity Investments at 800-343-0860. Representatives are available Monday through Friday from 8 a.m. to midnight, ET.

## 1. INSTRUCTIONS TO COMPLETE FORM

- Please complete sections 2, 3, 4, 8 and 10.
- If the account is with a *credit union, commercial bank, savings bank, or with a savings and loan*, please complete section 5, and if applicable, section 9 (Bank signature).
- If the account is with *Fidelity Investments (retail)*, please complete section 6.
- If the account is with *another brokerage/mutual fund firm*, please complete section 7.

## 2. GENERAL INFORMATION

Please use a **black** pen and print clearly in **CAPITAL LETTERS**.

Social Security #:	<input type="text"/>	Date of Birth:	<input type="text"/>
First Name & M.I.:	<input type="text"/>	Last Name:	<input type="text"/>
Mailing Address:	<input type="text"/>		Apt No.: <input type="text"/>
City:	<input type="text"/>	State:	<input type="text"/>
Daytime Phone:	<input type="text"/>	Evening Phone:	<input type="text"/>

## 3. CYCLE AND DATE OF DEBIT

Type of Cycle (check one):  Monthly, OR  Quarterly, OR  Yearly

Date of first debit:



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#### 4. BANK ACCOUNT INFORMATION

##### Name of Bank or Institution where funds are being sent.

Please provide us with your bank account information. (Your bank must be a member of the Automated Clearing House [ACH]. Please call your bank if you are unsure.)

Bank Name:

Bank Address:

City:

State:

Zip:

#### 5. BANK ACCOUNT INFORMATION

##### For Commercial Banks, Savings Banks, Saving & Loans, or Credit Unions

If your account is with a Commercial bank, please see the illustration listed below for help in completing bank information fields. If your account is with a SAVINGS BANK, SAVINGS AND LOAN or a CREDIT UNION, you **must** have a bank officer provide the correct routing/transit number and your proper account number to complete ACH transfers.

Type of Bank (check one):  Commercial Bank, OR  Savings Bank, OR  
 Savings and Loan, OR  Credit Union

Type of Bank Account (check one): *Passbook Savings Accounts are not eligible for EFT.*

Checking Account  Savings Account

Name(s) on Bank Account: One common name must appear on both your bank account and your Fidelity Account.

First Name & M.I.:

Last Name:

First Name & M.I.:

Last Name:

Your Bank Account Number:

Bank Routing/Transit Number:

**Locating the needed numbers within your check:** Please refer to your check when completing the bank information fields. (Deposit slips do not always contain the correct routing number.) The routing/transit number is located in the lower left-hand corner of the check. It is 9-digits long. The next group of numbers is generally your account number which is followed by the check number. However, depending on your bank the check number and your account number may be reversed. The check number can be found in 2 locations on your check. The first location is the upper right-hand side. The second location is within the numbers located at the bottom of the check.

John Doe	0701	
Jane Doe	<u>5-20</u>	
Sixty-One Maple St.	100	
Anytown, MA 00000		
<b>VOID</b>		
PAY TO THE ORDER OF _____	\$ _____	
Dollars		
First National Bank One Main Street, Anytown, Ma 00000		
910002010	509779195	0701
<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK ROUTING TRANSIT NUMBER	BANK ACCOUNT NUMBER	CHECK NUMBER

(Your bank routing number/transit number is used to identify your bank to the ACH.):

## 6. FIDELITY ACCOUNT INFORMATION

### Direct Deposit into a Fidelity Investments Account

#### A. Brokerage Account

Please provide your Fidelity Brokerage Account number. Any distribution to your brokerage account will be deposited into your core cash account.

#### B. Mutual Fund Account

Please provide your Fidelity Mutual Fund Account T-number and the fund number. (To find your Direct Deposit Number, go to <http://fidelity.com/goto/ddnumber>. Go to the account section to obtain your T-number).

Mutual Fund Account number: T-

Fidelity Fund number:

*The fund number must be designated to receive your deposit.*

## 7. OTHER FIRM ACCOUNT INFORMATION

**Name(s) on Bank Account.** One common name must appear on both your bank account and your Fidelity Account.

First Name & M.I.:   Last Name:

First Name & M.I.:   Last Name:

Your Bank Account Number:

Bank Routing/Transit Number:

Your Firm's Account Number:  
(if used by your firm)

*(Your bank routing number/transit number is used to identify your bank to the ACH).*

Depending on how your firm receives funds, the bank account number may be your firm's account number. If the firm's account number is used, your account number will be entered as the name on the account.

## 8. VOID CHECK

Please provide a copy of a voided check. (Deposit slips do not always contain the routing number needed, please include a copy of a voided check instead of a deposit slip.)

(Placed Voided Check Here.)

## 9. ADDITIONAL INFORMATION

Please provide the following information to assure the accuracy of the bank information (check one):

- Commercial Bank Accounts** — I have attached a copy of a voided check for verification purposes.
- Savings Bank/Savings and Loan/Credit Union Accounts** — Below is the signature of the bank official who has verified my bank account number and my bank's routing/transit number of all ACH transfers.

Signature of Bank Official:

X

## 10. YOUR SIGNATURE

I hereby authorize and request the fund(s), as indicated in my request on the Distribution Form, upon receiving instructions from me to make payment of amounts representing redemption(s) made by me and to initiate credit entries to my account indicated in the bank named above (bank), and I authorize and request the bank to accept any such credit entries initiated by the fund(s) to such account and to credit as requested, the same to such account, without responsibility for the correctness thereof or for the existence of any further authorization relating hereto. I understand that mutual fund shares are not deposits or obligations of, or guaranteed by, any depository institution. Shares are not insured by the FDIC, the Federal Reserve Board, or any other agency, and are subject to investment risk, including the possible loss of principal. I hereby agree that neither the fund(s) nor Fidelity Investments Institutional Operations Company will be liable for loss, liability, cost, or expense for acting upon my instruction.

It is understood that this authorization may be terminated by me at any time by written notification to the fund(s) and to the bank. Any such notification shall be effective only with respect to entries after the receipt of such notification and a reasonable time to act on it.

Your Signature:

X

Date:

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