

## Select Access

Contact your investment professional for more information about Select Access.

Manage your money with convenience and flexibility.

<sup>1</sup>Cash management options are offered for an additional fee.

<sup>2</sup>Protection provided under applicable FDIC or SIPC insurance depending on core account investment type.

<sup>3</sup>Direct deposit/direct debit service is required in order to select additional cash management services, such as checking and debit cards.

<sup>4</sup>Cash management services are offered for an additional fee.

<sup>5</sup>\$1 fee charged per in-network ATM transaction; out-of-network ATMs may charge additional fees that can vary.

<sup>6</sup>FundsNetwork®, as of 9/30/18. Clients have access to the Institutional FundsNetwork® (IFN), a virtual mutual fund supermarket of more than 6,100 mutual funds, representing more than 18,700 mutual fund share class options, from more than 590 popular fund companies.

<sup>7</sup>Subject to availability at your financial institution.

<sup>8</sup>Margin trading entails greater risk and is not suitable for all investors. If the market value of the securities in your margin account declines, you may be required to deposit more money or securities to maintain your line of credit. If you are unable to do so, NFS may be required to sell all or a portion of your pledged assets.

<sup>9</sup>By electing overdraft protection, you are requesting that NFS extend margin credit or a loan on your brokerage account. It is important that you fully understand the risks involved in trading or borrowing against securities on margin. Please review the margin disclosure statement in your brokerage account application and agreement for more information.

Margin credit is extended by National Financial Services LLC, Member NYSE, SIPC. The account must first be approved for margin trading.

Visa is an independent organization and is not affiliated with Fidelity Investments.

**Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.**

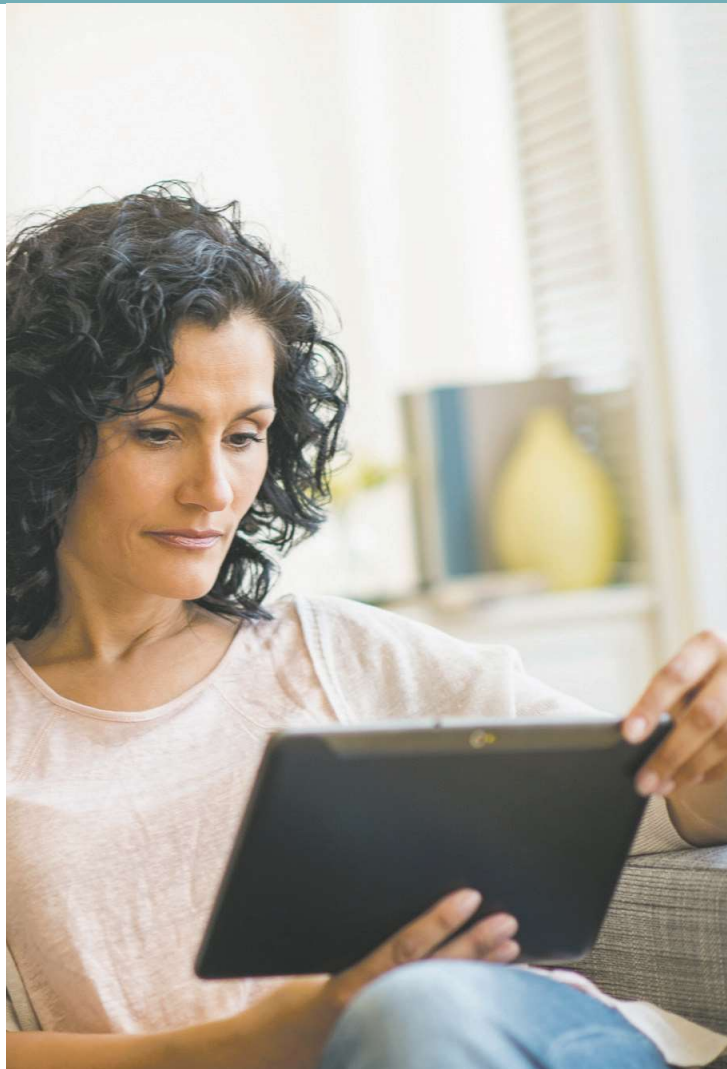
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## Help Simplify Your Finances

Life today can pull you in many directions.

That's why it's important to have the right tools to manage your complete financial picture, all in one place.

The Select Access account allows you to build on brokerage features to customize a financial solution that fits your needs. By adding cash management features to your brokerage account, your opportunity to invest, save, and spend just got a whole lot easier.

### A Brokerage Account and More

The Select Access account is a comprehensive brokerage account, with optional cash management features that can give you access to your cash when you need it.

#### CASH MANAGEMENT FEATURES:<sup>1</sup>

- Direct deposit/direct debit
- Online bill pay
- Checking
- Mobile check deposit
- Visa debit card—access to cash directly from your brokerage account

#### BROKERAGE ACCOUNT FEATURES:

- A broad choice of investments
- The ability to invest in mutual funds from hundreds of fund families
- Account protection<sup>2</sup>
- Ongoing investment professional support
- Margin account borrowing



## CASH MANAGEMENT CAPABILITIES

### SELECT ACCESS INCLUDES THESE FEATURES

Direct Deposit  
Direct Debit  
Bill Pay

### WITH THE OPTION TO ADD ON ANY OF THESE INDIVIDUAL FEATURES

Checking  
Mobile Check Deposit  
Visa Debit Card

## An Array of Cash Management Capabilities

Customize your Select Access account with the cash management features that fit your lifestyle. You can establish your account with core features and add options, such as checking and debit cards, as your needs evolve.

### START WITH THESE CASH MANAGEMENT FEATURES:<sup>3,4</sup>

- **Direct Deposit.** Enjoy the convenience and security that comes with having your paycheck or other regular payments automatically deposited into your Select Access account.
- **Direct Debit.** Authorize a third party like a health club, credit union, or insurance agency, for example, to deduct payments directly from your eligible Fidelity brokerage account, or use payment apps like Venmo or PayPal to send money.
- **Bill Pay.** Pay all your bills in one place with this convenient, online service.

### SUPPLEMENT WITH THESE ADDITIONAL FEATURES:<sup>4</sup>

- **Checking.** Add the ability to write checks from available cash in your account.
  - Unlimited checkwriting
  - Standard checks
- **Mobile Check Deposit.** Scan and deposit checks directly into your account using your mobile device—it's convenient, safe, and easy.
- **Visa Debit Card.** Access funds in your core account investment vehicle.
  - Use your card anywhere you see the Visa symbol displayed—worldwide.
  - Make withdrawals from more than 34,000 surcharge-free ATMs, or at more than 810,000 ATM locations in more than 150 countries.<sup>5</sup>
  - Rely on secure transactions—the embedded EMV card technology in your Select Access debit card securely stores information and processes data safely and efficiently, making your card extremely difficult to counterfeit or copy.
  - Enjoy mobile wallet-enabled services, such as Apple Pay®.



## A Wide Range of Brokerage Account Features

With a broad spectrum of investments and no minimum balance requirement, the Select Access account gives you what you may need to manage your long-term investing plans.

- Invest in thousands of publicly traded securities, including stocks, bonds, mutual funds, and U.S. Treasuries.
- Access more than 18,700 share class options,<sup>6</sup> from well-known mutual fund families.
- See a consolidated view of your investments, including positions, allocations, income, and market value.

## ADDITIONAL BROKERAGE ACCOUNT FEATURES:

- **Account Sweep.**<sup>7</sup> Gain the flexibility to manage your finances while allowing your cash to stay invested.
  - Cash dividends, interest, and transaction proceeds are automatically invested.
  - The sweep feature makes settling trades and transactions easier.
  - Cash is available to satisfy cash management transactions such as Visa debit card or checkwriting purchases.
- **Margin Account Borrowing.**<sup>8</sup> Make purchase decisions when you want to, and have trades executed without liquidating securities.
  - Take advantage of low-cost borrowing with no repayment schedules.
  - Use a margin line of credit to help protect account from overdrafts.<sup>9</sup>
- **Integrated Brokerage Statements.**  
A consolidated monthly statement provides you with an easy-to-read summary of all financial activity, including:
  - A detailed transaction report
  - An asset allocation chart
  - Income summary
  - Portfolio details on securities' positions and current market value
  - Tax-lot accounting with cost basis and realized/unrealized gain/loss data
  - Detailed cash management information including debit card reward points and all relevant activity