

## Banks Eligible to Receive Cash from the mySmart Cash Account®



Customers may obtain the benefits of FDIC insurance\* in a mySmart Cash Account® through the FDIC-Insured Cash (Core) Program and the banks eligible to receive cash listed below. Once you open and fund a mySmart Cash Account, your available cash balance ("Cash Balance") will be held on your behalf at one of the banks listed below, and will become eligible for FDIC insurance up to the applicable limits. You will know which bank when you open a mySmart Cash Account and when you receive a New Account Profile confirming your account details. You may contact us to change to another eligible bank if one is available.

### Banks Eligible to Receive Cash<sup>1, 2</sup>

Fifth Third Bank
SunTrust Bank
Union Bank, N.A.

Information current as of 4/1/2009.

You do not have to worry about moving money to or from Fidelity and the eligible bank assigned to receive your cash; this will occur automatically whenever you make deposits or transact or withdraw money from your mySmart Cash Account. To learn more, please review the *FDIC-Insured Cash (Core) Disclosures for the mySmart Cash Account*. You can always call a Fidelity Representative at **800-931-9987** if you have any questions regarding the banks.

*You are responsible for monitoring the total amount of your assets on deposit with the bank eligible to receive cash (including amounts in other accounts at that bank held in the same right and legal capacity) in order to determine the extent of FDIC deposit insurance coverage available to you on those deposits, including your Cash Balance held at the bank that is eligible to receive cash.*

<sup>1</sup> The Cash Balance held at one of these banks is eligible for FDIC insurance coverage up to \$250,000 (principal plus accrued interest) per depositor, in accordance with FDIC rules. All deposits (for example, deposits you may make at the bank eligible to receive cash outside of the FDIC-Insured Cash (Core) Program plus the Cash Balance) held by an individual in the same right and legal capacity at the same bank are insured up to \$250,000. Joint accounts owned by two individuals are insured up to \$500,000 (again, in the aggregate for all FDIC-Insured Cash (Core) Program and non-Program deposits). Trust accounts for trusts on which all of the beneficiaries are natural persons are also eligible for FDIC insurance coverage. However, special rules apply to insurance of trust deposits. All FDIC insurance coverage is in accordance with FDIC rules.

<sup>2</sup> This is the current list of banks that are eligible to receive cash, to which Fidelity may elect to sweep your Cash Balance. Your account will be established by Fidelity with one of the listed banks. In the event that your total assets at these banks (including assets that you hold with these banks outside of the FDIC-Insured Cash (Core) Program) exceed the FDIC insurance limits, you may contact Fidelity to change to another eligible bank if one is available. Fidelity maintains the right to change the bank that is receiving your cash at any time. If a change is made to your eligible bank, Fidelity will notify you in writing of that change through a confirmation notice. Although Fidelity cannot guarantee the financial health or stability of the banks eligible to receive cash, it has made diligent efforts to select banks that are financially sound, have a good business reputation, and are in good standing with the FDIC and other bank regulatory bodies.

\* See [www.FDIC.gov](http://www.FDIC.gov) for more details regarding FDIC insurance.