

# mySmart Cash Account<sup>SM</sup>

**All the benefits of a traditional checking account and more.**

**Only from Fidelity.**





### WHAT'S A MYSMART CASH ACCOUNT<sup>SM</sup>?

The mySmart Cash Account<sup>SM</sup> is an everyday spending account and has all the benefits of a traditional checking account. In this brochure, you'll see it has a few bonuses that only Fidelity can offer.

A mySmart Cash Account is an ideal complement to a Fidelity Account.<sup>®</sup>

It allows you to separate your spending activity from the investments in your Fidelity Account<sup>®</sup>—but links the accounts for more control and simplified management of your money.

# An Innovative Way to Manage Your Cash

The mySmart Cash Account<sup>SM</sup> from Fidelity is a cash management account that gives you a great rate, no low balance or annual account fees, automatically refunded ATM fees, free online Fidelity BillPay,<sup>®</sup> and FDIC insurance.<sup>1</sup> But it really trumps traditional checking in the way it maximizes the potential of your cash.

The all-new mySmart Cash Manager<sup>SM</sup> can automatically protect you from accidental overdraft and notify you when you have surplus cash to invest.

- Keep reading to learn about:
- Great rates
  - No fees
  - Easy cash management

<sup>1</sup> Customers should note that the Cash Balance in the mySmart Cash Account is swept to an FDIC-insured interest bearing account at a participating bank. The deposit at the Program Bank is not covered by SIPC. The deposit is eligible for FDIC insurance subject to FDIC insurance coverage limits. For more information about FDIC insurance coverage, please visit the FDIC Web site at [www.FDIC.gov](http://www.FDIC.gov). As referenced in the FDIC-Insured Cash (Core) Disclosure Statement for the mySmart Cash Account, customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Go to [Fidelity.com/mysmartcashaccount](http://Fidelity.com/mysmartcashaccount) to see a list of Banks Eligible to Receive Cash or the Bank Assigned to Receive Your Cash.

# Great Rates

A higher interest rate can mean more money. It just makes sense.

**Your money is worth more than other financial institutions let on.**

- Benefit from an impressive interest rate on the account that is generally 7 times the national average<sup>2</sup> (visit [Fidelity.com/mysmartcashaccount](http://Fidelity.com/mysmartcashaccount) to see the current APY)
- Earn points that can be redeemed for cash at a 1.5% rate with a no-annual-fee Fidelity Investment Rewards Visa Signature<sup>®</sup> Card<sup>3</sup> (see box)

**Turn everyday purchases into cash for your investments.**

Contribute to your mySmart Cash Account with the Fidelity Investment Rewards Visa Signature<sup>®</sup> Card.



- Earn one Worldpoints<sup>®</sup> reward for every dollar in net retail purchases
- Redeem 5,000 points at a 1.5% rate for a \$75 deposit into the Fidelity account of your choice, like your mySmart Cash Account
- Redeem points for travel on major U.S. airlines, with no blackout dates, for brand-name merchandise, gift certificates, experience rewards, and more
- Fraud protection

Visit [Fidelity.com/investmentrewards](http://Fidelity.com/investmentrewards) for more information.

<sup>2</sup> The Annual Percentage Yield (APY) on the mySmart Cash Account is 3.50% as of 07/17/07 and is subject to change. The current APY on the mySmart Cash Account is 7 times higher than the national average APY of banks, thrifts, and credit unions based on a survey by Informa Research Services, Inc., Calabasas, CA ([www.informars.com](http://www.informars.com)), as of 07/17/07, for checking accounts with a balance of \$1. Although the information has been obtained from the various institutions themselves, its accuracy cannot be guaranteed.

<sup>3</sup> For information about the rates, fees, other costs, and benefits associated with the use of this credit card, call FIA Card Services toll-free at 1-800-551-0839 (TTY users, call 1-866-247-3249). This credit card program is issued and administered by FIA Card Services, N.A., which is not an affiliate of Fidelity Investments. Visa Signature is a registered trademark of Visa International Service Association, and is used by FIA Card Services, N.A., pursuant to license from Visa U.S.A., Inc.

# No Fees

Having no fees is how we tell our customers,  
“We appreciate your business.”

**Enjoy all the features you'd expect, and more, with no extra charges.**

- No monthly or annual fees
- A powerful ATM/debit card that refunds ATM fees: if you're charged a fee, we'll pay you back<sup>4</sup>
- Access to over 1 million ATMs worldwide—just use any ATM with the Visa,<sup>®</sup> STAR,<sup>®</sup> or PLUS<sup>®</sup> network logos
- Free online Fidelity BillPay<sup>®</sup>
- Free checkwriting with no charge for standard checks

**Free and easy withdrawals and deposits.**

You can make withdrawals and deposits to your mySmart Cash Account online, by mail, or at any Fidelity Investor Center—for free.<sup>5</sup>

- For cash withdrawals, use your debit card at any ATM displaying the VISA, STAR, or PLUS network logos.
- For deposits, we'll send you deposit slips and postage-paid return envelopes to make depositing a check as easy as dropping a letter in the mail.

## A hassle-free way to pay bills.

Free Fidelity BillPay<sup>®</sup> lets you pay your bills from anywhere you have Internet access.

- Receive and pay bills electronically
- View payment history and reminders
- Schedule recurring automatic payments
- Add payees with a phone number
- Get notified when bills arrive



<sup>4</sup> All Fidelity ATM withdrawal fees will be waived for your mySmart Cash Account. In addition, your mySmart Cash Account will automatically be reimbursed for all ATM fees charged by other institutions while using a Fidelity Visa<sup>®</sup> Gold Check Card linked to your mySmart Cash Account at any ATM displaying the Visa,<sup>®</sup> PLUS<sup>®</sup> or STAR<sup>®</sup> logos. The reimbursement will be credited to the mySmart Cash Account<sup>SM</sup> the same day the ATM fee is debited from the account. Please note that Visa does charge a foreign transaction fee of 1% that is not waived, which will be included in the amount charged to your account. This Fidelity Visa<sup>®</sup> Gold Check Card is issued by PNC Bank, DE, and administered by PFPC Trust Company, which are not affiliated with Fidelity Investments. The third-party trademarks appearing herein are the property of their respective owners.

<sup>5</sup> Your financial institution or bank may charge a fee for wire transfers.

# Easy Cash Management

mySmart Cash Manager<sup>SM</sup> lets you spend with confidence and makes it easy to control your cash flow.

## **Stay “in the money.”**

When you add the free, all-new mySmart Cash Manager<sup>SM</sup> feature to your mySmart Cash Account, you take advantage of a powerful feature that links your mySmart Cash Account with your brokerage and bank account to help you keep your cash where you need it.

The mySmart Cash Manager uses balance limits you set to help protect you from overdrafting and to increase your investment potential. It's easy to activate and simple to adjust as your needs change.

## **Be prepared for everything.**

Your mySmart Cash Manager makes sure you always have funds available for your spending needs. Simply set a Minimum Target Balance and when your account dips below that mark, Fidelity will automatically move available cash overnight from any linked accounts to restore your minimum balance.

## **Make your cash work harder.**

Setting a Maximum Target Balance alerts you to reinvest available cash for potentially higher-yielding investment options. If your account rises above your set maximum, you will be notified so you can transfer surplus cash into any of your Fidelity investment accounts to increase your investments.

## **Stay out of the red with self-funded overdraft protection.**

Another advantage of mySmart Cash Manager is that it helps prevent you from accidentally overdrafting your account. If you spend more than your mySmart Cash Account balance, available cash will be moved automatically from your linked Fidelity funding accounts to satisfy the overdraft amount.

When you sign up for a mySmart Cash Account, be sure to activate your mySmart Cash Manager.



# Enjoy Worry-free Spending — with Benefits.

Here are some examples of how the mySmart Cash Account can make your life easier. Let's say you set your mySmart Cash Manager to maintain a minimum balance of \$1,000 and a maximum of \$10,000.



**You have \$2,000 in your mySmart Cash Account.  
You write a \$3,000 check.**

Not to worry: the check will clear. Your mySmart Cash Manager transfers \$1,000 into your mySmart Cash Account from your Fidelity Account to cover the check when Fidelity receives the check for payment. Then it transfers \$1,000 overnight to restore your balance.<sup>6</sup>



**You go out to lunch and pay with your  
mySmart Cash Account Visa Check Card.**

The card automatically debits the money from your account just like cash.

<sup>6</sup> Scenario presented assumes that the account holder has sufficient cash to cover transaction in holder's linked Fidelity Account. The mySmart Cash Manager will never sell positions to provide overdraft protection.





You withdraw \$200 at a VISA® ATM. It charges you \$2 for the transaction.

The \$2 is automatically refunded into your account.



A direct deposit goes into your mySmart Cash Account for \$15,000.

You'll be alerted that your balance is over your \$10,000 maximum. Simply go online and transfer the excess cash to your Fidelity Account to add to your investments.



You go shopping using your Fidelity Investment Rewards Visa Signature® Card and accumulate 5,000 points.

Redeem your 5,000 points for cash at a 1.5% rate, for a \$75 deposit into the Fidelity account of your choice, like your mySmart Cash Account.



# It's Easy to Get Started

Open the account that gives you the benefits of traditional checking—and the freedom to spend with confidence while keeping your money where your cash works hardest. Follow these simple steps to open an account and gain control of your cash today.

- 1 Open a Fidelity mySmart Cash Account.** You can open an account online at [Fidelity.com/mysmartcashaccount](https://Fidelity.com/mysmartcashaccount) or by calling 1-800-931-9987.
- 2 Sign up for the powerful features.** Get mySmart Cash Manager, Fidelity BillPay<sup>®</sup>, and the Fidelity Visa<sup>®</sup> Gold Check Card that works as your ATM card. In addition, apply for the Fidelity Investment Rewards Visa Signature<sup>®</sup> Card to get the most out of your account.
- 3 Fund your account.** Write a check for your initial deposit or transfer funds during enrollment.

Click	Fidelity.com
Call	1-800-FIDELITY
Visit	Fidelity Investor Centers



Smart move.®

Fidelity Investments is one of the world's largest providers of financial services, with custodied assets of \$3.2 trillion, including managed assets of \$1.5 trillion as of May 31, 2007. Fidelity offers investment management, retirement planning, brokerage, and human resources and benefits outsourcing services to more than 23 million individuals and institutions as well as through 5,500 financial intermediary firms. The firm is the largest mutual fund company in the United States, the No. 1 provider of workplace retirement savings plans, the largest mutual fund supermarket and a leading online brokerage firm.