

3 Signature

Electronic Funds Transfer, Periodic Investment Plans, and Bank Wire: Bank Wire and Electronic Funds Transfer (or "EFT") are two services that enable me to electronically transfer money between my bank account and my Fidelity Account. **Bank Wires** are processed through the Federal Reserve wire system, and are normally completed on the business day following my request. **Electronic Funds Transfers** are processed through the Automated Clearing House ("ACH"). My bank must be an ACH member for me to use this service, and one common name must appear on both my bank and Fidelity Accounts. The minimum EFT transaction is \$10 and the maximum is \$99,999. EFTs are normally completed within three business days, and credits to my account are subject to a four day collection process. For Periodic Investment Plans, if the date for the purchase of the mutual fund falls on a holiday or weekend, the purchase will take place on the following business day. The investment date is determined by the start date indicated on this form and all purchases will be made either monthly or quarterly depending upon the option checked in Section 2.

I hereby authorize Fidelity, upon either receiving instructions from me, or in accordance with the instructions provided in this Cash Management Request Form to make payments of amounts representing redemptions by me or distributions payable to me. If I have elected to enroll in a Periodic Investment Plan, I hereby authorize Fidelity to secure payments of amounts to be invested by me (minimum \$100.00, maximum \$100,000.00), by initiating credit or debit entries to the account indicated on the attached "voided" check or EFT instructions in accordance with the instructions provided in the Cash Management Request Form. I authorize and request the Bank indicated on this check to accept such entries

from Fidelity, and to credit or debit, as indicated, my account at the Bank in accordance with these entries. I hereby ratify any telephone instructions given pursuant to this authorization and agree that neither the fund, Fidelity Service Company Inc. ("FSC") nor Fidelity Brokerage Services LLC ("FBS") will be liable for any loss, liability, cost or expense for acting upon such instructions. FSC and FBS reserve the right to cease to act as agents to the above appointment upon 30 days' written notice to the address of record listed on my application. I acknowledge that this authorization may only be revoked by providing written notice of revocation to Fidelity, in such time and manner as to afford Fidelity and the Bank a reasonable opportunity to act upon it.

Checkwriting: Optional free checkwriting is provided by such bank as you may select from time to time (the "bank"). I understand that by choosing the checkwriting feature, I may write checks on the checking service, which is governed by the rules of the bank, the applicable provisions of the Uniform Commercial Code and applicable state and federal law, and that you will charge me a nominal fee for check reorders and any special expenses incurred on this checking service, including a charge for checks returned for insufficient funds, stop payment requests, dishonored checks, and copies of checks. Canceled checks will not be returned. Accounts engaged in excessive checkwriting may have the checkwriting feature revoked or the account may be closed immediately at Fidelity's discretion. I understand that checks will be dishonored if the collected balance in my account is insufficient to honor a check in full, and Fidelity and the bank are not liable to me for any consequences of such dishonor.

By signing here, I certify that I have read, met, and agreed to all of the terms, conditions, and disclosures above. In the case of joint owners, "I" shall refer to all account holders.

Signature of Account Holder/Trustee/Authorized Individual Date Signature of Account Holder/Trustee/Authorized Individual Date

<p>Please attach a voided check (no deposit slips) or complete below</p> <p>For Money Line, please complete</p> <p>Name of Bank</p> <p>ABA Number</p> <p>Account Number</p> <p>Name on Account (Name on account must match registration)</p> <p><input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account (passbook savings are not eligible)</p>	<p>For Bank Wire, please complete</p> <p>Name of Bank</p> <p>ABA Number</p> <p>Name of Institution</p> <p>Client's Account Number</p> <p>Name on Account</p>
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Signature Card for Checkwriting

Please be certain to read and sign on the reverse side.

By signing this signature card on the reverse side, the signatory(ies) agree(s) to be subject to the terms and conditions, guidelines, and rules applicable to your account as now in effect and as amended from time to time, of the fund(s) and of UMB Bank, N.A. ("the Bank"), as they pertain to the use of redemption checks; therefore, all owners must sign this signature card. All checks will require only one signature unless otherwise indicated on the face of this card. Each signature guarantees the genuineness of the other's signature on this card.

The Bank is hereby appointed agent by the account holders signing this card and, as such agent, is directed to request Fidelity to debit monies or redeem shares of such Fidelity fund(s) as designated by the account holders from time to time, and as recorded on Fidelity's records, upon receipt of, and to the amount of, checks drawn upon this account(s). In so acting, the Bank shall be liable only for its own negligence. Account holders will be subject to the Bank's rules, regulations and associated laws governing check collection, including the Uniform Commercial Code as enacted in the State of Missouri.