

Fidelity® Charitable Gift Fund Electronic Funds Transfer Disclosures

Use of Electronic Funds Transfer:

I may use Electronic Funds Transfer to transfer funds electronically from my account at my bank to the Fidelity® Charitable Gift Fund (“Gift Fund”) to make an irrevocable contribution to my Giving Account® at the Gift Fund. Transfers are processed through the Automated Clearing House (ACH) system and my bank that holds my account must participate in the ACH system for me to use this service. My bank account must be either a personal savings account or a personal checking account. For a corporate Giving Account®, the Gift Fund will accept contributions from a corporate account with any U.S. bank. The corporate bank account must be an account on which I am authorized to act on behalf of the corporate entity.

Privacy Statement:

I understand you will disclose information to third parties about my Giving Account or the transfers I make:

- i. Where it is necessary for completing transfers, or
- ii. In order to comply with a government agency or court order, or
- iii. If I give you my written permission, or
- iv. For other purposes in accordance with the Gift Fund's privacy policy.

Fees:

The Gift Fund does not charge a fee to use Electronic Funds Transfer, although my bank may charge transaction fees. However, if my bank account has insufficient funds to transfer to the Gift Fund as instructed by me, I understand that the Gift Fund may assess additional fees to cover any expenses it may have incurred as a result of my instructions.

Limitations on Transfers:

The minimum Electronic Funds Transfer transaction amount from my bank account to the Gift Fund is \$10 and the maximum is \$100,000. If I establish Electronic Funds Transfer electronically, I may be able to immediately transfer funds from my bank account to the Gift Fund. Any Electronic Funds Transfer request must be entered by 4:00 p.m. EST to be eligible for same day completion. Contributions to the Gift Fund from a bank account by Electronic Funds Transfer are generally not available for grant or investment recommendations until the funds are received by the Gift Fund, which generally takes 3-6 business days.

Business Days:

For purposes of these disclosures, the Gift Fund's business days are Monday through Friday (bank and New York Stock Exchange holidays are not included).

Documentation Periodic Statement:

The Gift Fund will provide me with a confirmation of my Electronic Funds Transfer transaction generally within five business days after the transfer. In addition, I will receive a quarterly statement from the Gift Fund documenting all of my Giving Account transactions.

Special Disclosure for Covered Transfers:

My use of Electronic Funds Transfer for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities (“Covered Transfers”) is covered under the Electronic Funds Transfer Act and the Federal Reserve Board's Regulation E and related laws and regulations. The following disclosures apply to Covered Transfers:

- **Unauthorized Transfers:**

I will tell the Gift Fund promptly if I believe my PIN has been lost or stolen or may have been used without my permission. Telephoning the Gift Fund at the number listed below is the best way of keeping my possible losses down.

- **Contact Information:**

If I believe my PIN has been lost or stolen, or that someone has transferred or may transfer money from my account without my permission, I will call 800-952-4438.

- **Gift Fund's Liability for Failure to Make Covered Transfers:**

The Gift Fund will not be liable for the failure to complete a Covered Transfer.

- **Error Resolution:**

The Gift Fund must hear from me no later than sixty (60) days after the Gift Fund sent the confirmation on which the problem or error appeared. I will:

- Tell the Gift Fund my name and Giving Account number.
- Describe the error or the Covered Transfer that I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information.
- Tell the Gift Fund the dollar amount of the suspected error.

If I notify the Gift Fund orally, the Gift Fund may require that I send it my complaint or question in writing within ten (10) business* days. The Gift Fund will tell me the results of its investigation within ten (10) business* days after the Gift Fund hears from me and will correct any error promptly. If the Gift Fund needs more time, however, it may take up to forty-five (45) days to investigate my complaint or question. If the Gift Fund decides that there was no error, the Gift Fund will send me a written explanation within three (3) business days after the Gift Fund finishes the investigation. I may ask for copies of the documents that the Gift Fund used in the investigation.

*Calendar days if I am a Massachusetts resident

Contact Information for the Fidelity® Charitable Gift Fund:

Fidelity® Charitable Gift Fund
P.O. Box 770001
Cincinnati, OH 45277-0053

800-952-4438