

Fidelity Charitable® 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 Investments® Charitable Gift Fund (“Fidelity Charitable”) to make an irrevocable contribution to my Giving Account® at Fidelity Charitable. 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®, Fidelity Charitable 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 Fidelity Charitable’s privacy policy.

Fees:

Fidelity Charitable 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 Fidelity Charitable as instructed by me, I understand that Fidelity Charitable 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 Fidelity Charitable 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 Fidelity Charitable. Any Electronic Funds Transfer request must be entered by 4:00 p.m. EST to be eligible for same day completion. Contributions to Fidelity Charitable from a bank account by Electronic Funds Transfer are generally not available for grant or investment recommendations until the funds are received by Fidelity Charitable, which generally takes 3-6 business days.

Business Days:

For purposes of these disclosures, Fidelity Charitable’s business days are Monday through Friday (bank and New York Stock Exchange holidays are not included).

Documentation Periodic Statement:

Fidelity Charitable 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 Fidelity Charitable 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 Fidelity Charitable promptly if I believe my PIN has been lost or stolen or may have been used without my permission. Telephoning Fidelity Charitable 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.

- **Fidelity Charitable's Liability for Failure to Make Covered Transfers:**

Fidelity Charitable will not be liable for the failure to complete a Covered Transfer.

- **Error Resolution:**

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

- o Tell Fidelity Charitable my name and Giving Account number.
- o 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.
- o Tell Fidelity Charitable the dollar amount of the suspected error.

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

*Calendar days if I am a Massachusetts resident

Contact Information for Fidelity Charitable:

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

800-952-4438