

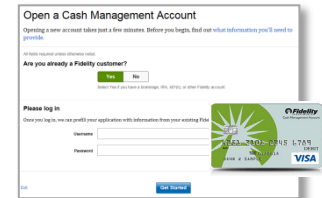
Emergency Savings

The unexpected will eventually happen. Having an emergency fund helps ensure you have cash on hand when you really need it, so you don't have to resort to credit cards or loans. Consider setting aside the equivalent of at least three to six months of living expenses, keeping it in a separate account to avoid temptation, and replenishing anything you use.

What to consider



The Fidelity® Cash Management Account is a convenient way to save and manage cash. It has the features of a traditional checking account, without the bank fees. For easy tracking, your account appears on the homepage of NetBenefits® with your other Fidelity accounts.



Key features

- No monthly fees, no minimum balances
- No-fee debit card
- Free mobile check deposit
- Free checkwriting and Fidelity BillPay®

How it works

- 1 Get started**
 Open your Fidelity Cash Management Account in just a few steps.
- 2 Build up your account**
 You can use direct deposit, mobile check deposit, or electronic funds transfer.
- 3 Access your cash**
 Easily tap into your account to cover unexpected situations, bills, and expenses.

Where to get more information

[NetBenefits.com/EmergencySavingsHelp](https://netbenefits.com/EmergencySavingsHelp)

The Fidelity® Cash Management Account is a brokerage account designed for spending and cash management. It is not intended to serve as your main account for securities trading. Customers interested in securities trading should consider a Fidelity Account®.

Fidelity is not a bank and brokerage accounts are not FDIC-insured, but uninvested cash balances are eligible for FDIC insurance.

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