Your contactless **NetBenefits AccessCard®** has arrived.

NUMBER OF CARDS

DEBIT CARD NUMBER



Start enjoying your new card today.

 SCAN the QR code with your mobile device, visit Fidelitydebitcard.com, or use Manage Debit Cards under Accounts on the Fidelity app for selfservice capabilities, including card activation, PIN resets, card locking, and travel notices.



 ADD your card to your digital wallet in ApplePay[®] or Google Pay[™] for secure, fast, and convenient spending.



- **USE** your card at eligible merchants or service providers that accept Visa debit cards.
- TAP TO PAY is a convenient way to pay.

 It's fast and easy. With a simple tap,
 pay wherever you see the
 contactless symbol.

It's secure. Similar to the security of the chip card, each transaction is accompanied by a unique code that protects your information.



- CHECK your account balance on NetBenefits.com before using your card to ensure that your balance is sufficient for the amount of your purchases.
- ORDER additional cards for your dependents and those you authorize at Fidelitydebitcard.com.



- **SIGN UP** for real-time debit card transaction alerts at **Fidelity.com/alerts**, by selecting *Cash Management*. This helps monitor your card and see if it's being used without your permission.
- LOCK/UNLOCK your card to protect yourself from unauthorized activity by visiting Fidelitydebitcard.com.

- Keep your contact information and mailing address up to date on **NetBenefits.com/profile**. Please refer to your NetBenefits AccessCard® Agreement and Disclosure Statement for more information about how to use the card and your daily purchase limit.
- Use your HSA to pay for qualified medical expenses (QMEs) as defined by the IRS or, if applicable, eligible expenses as defined in your employer benefit plan.
- Your card can't be used for unlicensed gambling, to purchase securities, or to make withdrawals at ATMs or bank tellers. Additionally, your card won't work at merchants that don't offer eligible health care goods and services, such as restaurants, gas pumps, taxis or ride sharing, or home improvement stores.
- Cards aren't valid after the expiration date. You can use your card through the last day of the month and year shown on the front of your card. If you have at least one eligible account balance available on your card, you'll receive a new card during the month your existing card expires.
- Always save your receipts in the event that the IRS asks for validation of the expense incurred.
- Visit **Fidelitydebitcard.com** to learn about self-service features, such as activating your card, managing your PIN, replacing your card, entering travel notices, and more.
- Call our 24-hour customer service at **833-811-7432** (we accept relay calls) when you need assistance. Outside the United States, call collect at **610-382-8375.**



PROTECT YOURSELF AGAINST FRAUD OR THEFT

- Watch out for phishing scams, which often come in the form of fraudulent emails or phone calls pretending to be from banks or retailers.
- Only give a business your debit card number if there's a valid reason and after you've determined that the company is reputable.
- Avoid using public hotspots for online payments.
- Avoid making purchases on unsecured networks.
 Shop with reputable merchants and look for secure transaction indicators, such as the "s" at the end of "http" or a "lock" icon on your browser.

- DON'T write your PIN on the card or share it with others.
- Regularly check your account balance and transaction history. If you see any unauthorized debit card activity, notify us immediately by calling 833-811-7432.
- We monitor your activity to keep you safe. Our fraud detection and notification system continually evaluates your debit card for suspicious activity and notifies you if fraudulent activity is suspected.
- Keep your card in a safe place. If it's lost or stolen, notify us immediately by logging in to Fidelitydebitcard.com or calling 833-811-7432.



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