TERMS AND CONDITIONS FOR THE FIDELITY® CASH MANAGEMENT ACCOUNT

Please retain for your records

By signing the check-writing form, all signatories agree to be subject to the terms and conditions, guidelines, and rules, applicable to this account, as now in effect and as amended from time to time, of the Fidelity® Cash Management Account Customer Agreement and UMB Bank, N.A. ("the Bank"), as they pertain to the use of checks. Therefore, all registered owners of the Fidelity Cash Management Account intending to write checks must sign the check-writing form. All checks will require only one signature, unless otherwise indicated on the check-writing form. Each signature guarantees the genuineness of any other signature, or signatures, on this form.

By signing the check-writing form, you hereby authorize and direct the Bank to request redemption of funds in the FDIC-Insured Cash (Core) of your Fidelity Cash Management Account to cover checks drawn by you, upon receipt of, and to the amount of, checks drawn upon this account. Account owners 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.

The Bank is hereby appointed agent by the account holders signing this form and, as such agent, is directed to request Fidelity to debit monies or redeem funds in the Fidelity Cash Management Account from time to time and as recorded on Fidelity's records, upon receipt of, and to the amount of, checks drawn upon this account. In so acting, the Bank shall be liable only for its own negligence.

It is further agreed as follows:

1. The Customer Agreement contains information regarding any applicable fees for this Fidelity Cash Management Account.

2. You may obtain a copy of the Customer Agreement for your Fidelity Cash Management Account by calling Fidelity at 800-544-6666.

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