

3. YOUR AUTHORIZATION

Participant Authorization for Electronic Loan Payments

I understand that by providing my Social Security number, loan payment instructions, and bank account information to Fidelity Investments Institutional Operations Company, Inc. or its affiliates (Fidelity) I am authorizing and requesting Fidelity to initiate electronic debit entries from my bank account, thus representing loan payment(s) made by me.

I also authorize and request my bank to accept any such withdrawals initiated by Fidelity and to debit, as requested, the loan payment amounts from my account, without responsibility for the correctness thereof or for the existence of any further authorization.

I further understand

- a.** that the above-mentioned debit(s) will be made to satisfy the terms of the loan payments, as indicated to me at the time of transaction initiation: recurring payments will begin generally within ninety calendar days, one-time payments will be made generally within nine business days
- b.** that the above-mentioned debit(s) will be for a specific dollar value, as indicated to me at the time of transaction initiation
- c.** that it is my responsibility to provide complete and correct bank account information at the time my transaction is initiated
- d.** that I will receive confirmation of the transaction only upon bank account setup, modification, or deletion, setup of recurring payment(s), or transaction rejection. I will not receive written notification of subsequent successful debit entries
- e.** if my payment is recurring
 - I will receive written notification of a change in my recurring payment only upon request
 - my last payment amount will be equal to or lesser than my regular payment amount, as disclosed to me on either my recent confirmation or the loan truth in lending statement which I received upon loan initiation
 - in the event that my loan repayment frequency changes, my loan may be systematically reamortized and I will be responsible to continue making electronic loan payments as the new schedule specifies
 - any existing loan(s) or subsequent loan(s) I process will also be paid electronically by me, and will increase my total debit amount by the amount of the new loan payment, as disclosed to me on the loan truth in lending statement, which I received upon loan initiation
 - in the event that I choose to terminate the electronic loan payments, I must arrange to repay my loan through an alternate method, as allowed by my plan's rules prior to cessation of electronic payments
- f.** that this agreement does not change my responsibility to repay my loan(s) in accordance with its terms and plan rules
- g.** that Fidelity will not share my bank account information with any third party, unless instructed to do so by me or as required by law
- h.** that Fidelity will not be responsible for any loss, liability, cost, or expense for acting upon my instructions—including fees that may be charged to me by my bank
- i.** in the event that I should choose to terminate the electronic loan payment(s), I must contact my plan's service center at least two business days prior to the next scheduled debit, either by accessing NetBenefitsSM at my plan's Internet address, or by phone using my plan's toll-free number, or both (depending on the availability in my plan).
- j.** should I have reason to believe an error has occurred in my account, I must contact my plan's service center as soon as the error is discovered.
- k.** that this agreement may be terminated by Fidelity, my employer, or my plan sponsor at any time, if reasonable grounds exist to do so.

By signing below I acknowledge that I have read and agree to the terms included in the participant authorization for electronic loan payments.

Your Signature:

X

Date:

MM-DD-YYYY



Please be sure to sign here.

This notice is written on behalf of Fidelity Investments Institutional Operations Company, Inc. (FIIOC). FIIOC is a registered transfer agent performing processing, recordkeeping, and shareholder servicing functions for institutional investors in the Fidelity group of mutual funds. FIIOC also serves as the contractual recordkeeping agent for the qualified and non-qualified retirement plan administrative products sold by Fidelity Investments Tax-Exempt Services Company.