# Determine Your Routing and Account Numbers

To establish direct deposit, you'll need your Fidelity <u>direct</u> <u>deposit/direct debit routing numbers and account numbers</u>.\* Your Fidelity account should be classified as a checking account for Automated Clearing House (ACH) purposes. You can use the <u>direct deposit form (PDF)</u> if you want to print the information and provide to a third party.

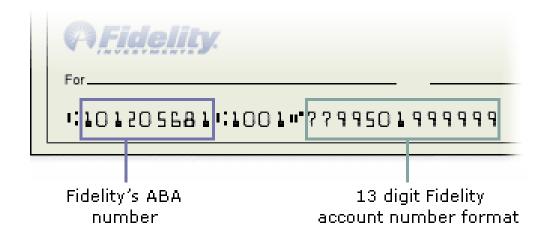
## **Routing and Account Numbers**

The Fidelity routing number (also known as the ABA number) is 101205681.

Your Fidelity account number format is determined via one of the following methods.

## If you have the checkwriting feature on your Fidelity account:

Use your checks to determine your 13-digit account number format.



## If you do not have the checkwriting feature on your Fidelity account:

Determine your 17-digit account number format as follows:

## Brokerage accounts that begin with an X, Y, or Z:

Use the Fidelity prefix 39900000 followed by your Fidelity Brokerage Account number format.

In some cases employers are unable to use letters in the account number field. In order to accommodate a direct deposit in these instances, substitute the following:

Feedback

X replaced by the number 5

Y by the number 6

Z by the number 7

Example: 3990000501999999

## Other brokerage accounts and 529 college savings accounts:

Use the Fidelity prefix 39900001 followed by your 9-character Fidelity brokerage or 529 plan account number.

## Fidelity fund accounts that begin with a "2" followed by two letters:

Begin with Fidelity prefix 392.

Then the 5-digit Fidelity fund number of the mutual fund you want to deposit to (if your fund number is less than 5 digits, add zeros to the beginning).

Then your 9-digit mutual fund account number.

For example: If your account number is 2AA123456, and your fund number is 0055, then your 17-digit account number is: 392000552AA123456

If your employer cannot accept letters in your direct deposit account number:

Your account has an alternate number, known as a T account number. This number for your account is available on the checkwriting and deposit slips (login required).

## To determine your 17-digit direct deposit account number if your T account does not have checkwriting:

Begin with Fidelity prefix 392.

Then the 5-digit Fidelity fund number of the mutual fund you want to deposit to (if your fund number is less than 5 digits, add zeros to the beginning).

Then the "T account" number excluding the T [e.g., (remove T) 789789789].

For example, if your direct deposit number is T789789789 and the fund is 055, Cash Reserves, the direct deposit number is 39200055789789789.

\*Excludes BrokerageLink, BrokerageFlex, and Fidelity Fund accounts.

612982.3.0

## **Stay Connected**

Locate an Investor Center by ZIP Code



















Careers News Releases About Fidelity International

Copyright 1998-2021 FMR LLC. All Rights Reserved.

<u>Terms of Use Privacy Security Site Map Accessibility Contact Us Share Your Screen Disclosures</u>
<u>This is for persons in the US only.</u>



## Direct Deposit/Debit for a Fidelity Account

Use this form to determine Fidelity's ABA routing number and your account number to authorize third parties to do the following:

- Make direct deposits into your brokerage or mutual fund account (retirement or nonretirement)
- Make direct debits from your brokerage account (nonretirement only)

Provide this information to the third party. Do NOT return this form to Fidelity.

## Fidelity's ABA Routing Number

Fidelity's ABA routing number is: 101205681

### Account Number

There are two ways to obtain your account number:

#### Option 1—Use Your Checkbook

If you have the checkwriting feature, the information can be found at the bottom of your check.



#### Option 2—Determine Your Account Number

If you don't have the checkwriting feature, or if you don't have a check available, you can determine your account number by following these instructions:

If your account type is:	When asked for the account number:	
Nonretirement brokerage account beginning with X, Y, or Z	Use 3990000 followed by your Fidelity brokerage account number. Substitute the following numbers for the letters in your account number:	
	For X, use number 5	Account Number
		3 9 9 0 0 0 0 0 5
	For Y, use number 6	Account Number
		3 9 9 0 0 0 0 0 6
	For Z, use number 7	Account Number
		3 9 9 0 0 0 0 0 7
Any other brokerage account including 529 College Savings Plan and ABLE accounts	39900001 followed by your 9-digit account number	
	Account Number	
	3   9   9   0   0   0   0	0 1
Fidelity Funds (mutual fund only) retirement or nonretirement account	392 followed by the 5-digit fund number and the 9-digit T number (omitting the T). To find your T number, click the following link: http://fidelity.com/goto/ddnumber.	
	For example, for Fidelity Government Cash Reserves Fund 00055 and T number T789789789, enter 392 00055 789789789.	
	Account Number	
	3   9   2	

#### Vote:

- As an alternative to direct debit, if your account is eligible for Fidelity BillPay®, this feature can be used to schedule regular or one-time payments to your biller.
- Fidelity accounts are considered a checking account for direct deposit/direct debit purposes.
- Direct deposits into Fidelity IRA accounts are accepted as current year contributions only up to the applicable IRA contribution limit. Direct deposits into SIMPLE IRAs are managed by the employer. Visit Fidelity.com for details.
- Direct deposits into 529 College Savings Plan and ABLE accounts will be invested according to the most recent investment allocation information on file for your account (as indicated on either your Account Application or Investment Instructions Form). The minimum deposit amount is \$15 per month.
   On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 455213.8.0 (04/17)