



> A BNY MELLON ASSET MANAGEMENT COMPANY™

Dreyfus Brokerage Services, P.O. Box 9008, Hicksville, NY 11802-9008

IRA CHECKING FORM

Increased flexibility has been added to your self-directed Individual Retirement Account (IRA). In addition to your ability to invest in a wide variety of financial instruments, including stocks, bonds, and mutual funds, you may be eligible to write checks against the cash and money market balance(s) in your account.

Convenient Access To Your IRA

Brokerage Account IRA Checking is a free service* that enables you to write as many checks as you would like, provided that total equity of your account remains above \$500. This check writing service adds control and accessibility to your account. Through Brokerage Account IRA Check processing, mail delays are eliminated. You can write checks for what you need, when you need it.

Who May Use Brokerage Account IRA Checking?

If you are age 59½ or older and reside in the United States of America, you may utilize Brokerage Account IRA Checking provided you have established one of the following IRAs:

Traditional IRA – Established by an individual with earned income or other qualifying income.

Rollover IRA – Established with distributions from an employer-sponsored retirement plan.

How Do I Enroll In Brokerage Account IRA Checking?

Return the application to your investment representative, financial center or to the address at the top of this form. Checks are provided to you at no extra charge.

Brokerage Account IRA Checking Agreement

The payment of funds is authorized by the signature appearing on the application.

The Bank of New York Mellon (the "Bank") is hereby appointed agent by the person signing this form (the "Customer") and, as agent, is authorized and directed, upon presentment of checks to the Bank, to direct Dreyfus, as the Customer's agent and nominee, to withdraw funds from the Customer's Individual Retirement Account (IRA) in the amount of checks presented to the Bank. These funds will be deposited into an account at the Bank, maintained by Dreyfus on behalf of the Customer, for the purpose of paying the Bank for the checks presented. Dreyfus is hereby appointed the Customer's agent and, where appropriate, messenger for the purpose of effecting such withdrawals.

This checking arrangement is subject to, but not limited to, the following terms and restrictions:

The Customer is age 59½ or older and resides in the United States of America.

The Customer has established a Traditional IRA, or Rollover IRA, with The Bank of New York Mellon as Custodian or subcustodian to MBSC Securities Corporation under a service agent agreement.

The Customer agrees that he or she shall be subject to the rules and regulations of the Bank pertaining to this checking arrangement as amended from time to time; that the Bank has the right not to honor checks which do not meet the Bank's normal standards for checks presented to it; that the Bank and Dreyfus have the right to change, modify, or terminate this check writing service at any time; and that the Bank shall be liable only for its own negligence.

The Customer agrees that all withdrawals from the IRA will be reported to the IRS as normal distributions. **The distribution will be reported by the subcustodian in the year the Bank posts the check for payment, rather than the date appearing on the check or the date the check is deposited. To be certain that a distribution is reported for a particular tax year, the Customer should complete and submit an IRA Distribution Request Form, rather than write a check. This is extremely important if the Customer needs to satisfy the Required Minimum Distribution and wants to make sure that the distribution is reported in the proper tax year.**

The Customer understands the federal income tax withholding provisions applicable to IRA distributions and elects under this agreement not to have tax withheld from withdrawals made by writing checks. The Customer understands that tax penalties under the estimated payment rules may be imposed by the IRS if payments of estimated tax and withholding, if any, are not adequate. The Customer is urged to consult with a tax advisor on these issues.

