

# Current Interest Rates for the FDIC Bank Deposit Sweep Program

The Current interest rate, as of 12/11/2025, for the FDIC Bank Deposit Sweep Program is based upon your Program Deposits as follows:

Tier	Tier Range		Interest Rate <sup>1</sup>	APY <sup>1</sup>
	From	To		
1	\$0.01	\$49,999.99	1.39%	1.40%
2	\$50,000.00	\$99,999.99	1.39%	1.40%
3	\$100,000.00	\$499,999.99	1.39%	1.40%
4	\$500,000.00	\$999,999.99	1.39%	1.40%
5	\$1,000,000.00 and above		1.39%	1.40%

The Cash Balance held in the FDIC Bank Deposit Sweep Program (core transaction account) is eligible for FDIC insurance coverage subject to the applicable FDIC coverage limits<sup>2</sup>. **Please refer to the FDIC Bank Deposit Sweep Program Disclosure Document for FDIC coverage and more detailed interest rate information. Deposits over the maximums or limits will not be FDIC insured. The FDIC Bank Deposit Sweep Program is not SIPC insured.**

## A Note about Differences in Rates of Return

The rate of return of the FDIC Bank Deposit Sweep Program is shown as the interest rate that will be paid on Cash Balances in your Fidelity Brokerage or Retirement Account that are deposited at a Program Bank. The Annual Percentage Yield (APY) takes into account the effect of monthly compounding of the interest posted to your account.

1. Interest rates, evaluation period and Eligible Assets may change at any time and may be based on a number of factors including general economic, market and business conditions. Fees (as described in the Fidelity Brokerage and/or Retirement Account Customer Agreement) may reduce earnings on the account.
2. For more information about FDIC insurance coverage, please visit the FDIC web site at [www.FDIC.gov](http://www.FDIC.gov) or call 877-ASK-FDIC. Go to Program Bank List to see a list of Banks Eligible to Receive Cash or the Bank Assigned to Receive Your Cash.

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