**IRA CHECKING FORM**

Increased flexibility has been added to your 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 59 1/2 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 Brokerage Services (“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 59 1/2 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 The Dreyfus IRA Plan and Disclosure Agreement and the The Dreyfus Lion Account Client Agreement and Related Disclosures Booklet.
- 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.

* Brokerage Account IRA Checking is a free service, subject to certain conditions.
Authorization Limit - Subject to Dreyfus Brokerage Services policies, the Customer can write checks against the following two components: (1) any free credit balances in the IRA; (2) net asset value of the money market fund shares in the funds. To access funds via Brokerage Account IRA Checking, the Customer must maintain total equity of $500. Total equity results from adding the long market value, the value of your money market funds, and the credit balance in the account, and then subtracting any debit balance and short positions. If a check brings the Customer’s total equity in the IRA below $500, the check will be returned. Do not write a check to close your IRA.

Money Market Fund Redemptions - Dreyfus may automatically redeem fund shares to pay for Brokerage Account IRA Checking transactions on the date we post the transaction to the Customer’s IRA.

*Fees - The Customer will be charged the following fees for stop payments and returned checks:
Stop Payments - $10
Returned Checks (for any reason) - $20

IRA Account Number: [ ]

Account Information:
Please provide the following information as it should appear on your checks:

IRA Account Holder
Street Address: ________________
Apt. ________________ City ________________ State ________________ Zip Code ________________

Other Optional Information (e.g., Telephone Number)

☐ Optional: Please indicate your preferred starting check number.
(If left blank, your starting check number will be 101.)

Signature:
By signing you accept the terms of the attached Brokerage Account IRA Checking Agreement.

Signature: ________________________ Date: ________________________

FOR NOTARY PUBLIC USE ONLY:

(Give official capacity of official administering oath.) My commission expires ________________________ (AFFIX SEAL.)

X
Signature of Notary Public

Approved:

Principal’s Name (Please Print): ________________________ Title: ________________________

Signature: ________________________ Date: ________________________

For Office Use Only

Please mail this completed form to:
DREYFUS BROKERAGE SERVICES
PO Box 9008
Hicksville, NY 11802-9008

For Registered, Certified or Overnight Mail, please mail to:
DREYFUS BROKERAGE SERVICES
144 Glenn Curtiss Boulevard, 106-9501
Uniondale, NY 11556-0144

Dreyfus Brokerage Services, a Division of MBSC Securities Corporation. MBSC Securities Corporation is a member of FINRA and SIPC. MBSC Securities Corporation is a wholly-owned subsidiary of The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand for The Bank of New York Mellon Corporation.
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We are pleased to notify you of the following important name changes which occurred on or about June 3, 2019.

- The Dreyfus Family of Funds was renamed the “BNY Mellon Family of Funds”
- The Dreyfus Corporation (the investment adviser for the Dreyfus Family of Funds) was renamed “BNY Mellon Investment Adviser, Inc.”
- MBSC Securities Corporation (the distributor of the Dreyfus open-end funds) was renamed “BNY Mellon Securities Corporation”
- Dreyfus Brokerage Services was renamed “BNY Mellon Brokerage Services”
- Dreyfus Advisor Services was renamed “BNY Mellon Advisor Services”
- Our website, named Dreyfus.com, was changed to “bnymellonim.com/us”

The following product name changes will occur on or about August 22, 2019

- Dreyfus Lion Account will be renamed “BNY Mellon Brokerage Account”
- Dreyfus Managed Asset Program℠ will be renamed “BNY Mellon Managed Asset Program”

There will be no changes to the services offered by either program as a result of these name changes.

We are here to help answer any questions you may have. Please call us directly Monday through Friday 8:00 a.m. to 6:00 p.m. ET at 1-800-843-5466 for assistance.

*Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. To obtain a prospectus, or a summary prospectus, if available, that contains this and other information about a Dreyfus fund, contact your financial advisor or visit bnymellonim.com/us. Read the prospectus carefully before investing.*

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BNY Mellon Investment Management is one of the world’s leading investment management organizations and one of the top U.S. wealth managers, encompassing BNY Mellon’s affiliated investment management firms, wealth management organization and global distribution companies. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the corporation as a whole or its various subsidiaries generally. BNY Mellon Investment Adviser, Inc. and BNY Mellon Securities Corporation are affiliated BNY Mellon subsidiaries.

The Dreyfus Managed Asset Program℠ (“DMAP”), a wrap-fee, non-discretionary investment advisory program, provides a comprehensive, disciplined strategy for helping you achieve your long-term investment goals. The program provides a sophisticated, quantitative process for analyzing your investment objectives and seeking to optimize your asset mix on an ongoing basis. You will receive professional guidance from a BNY Mellon Advisor to help you develop a personalized investment plan. Investors should speak with their advisor, who can provide more information about the Dreyfus Managed Asset Program℠ and its appropriateness for your investment portfolio.

The Dreyfus Lion Account is offered by BNY Mellon Brokerage Services. BNY Mellon Brokerage Services is a division of BNY Mellon Securities Corporation (BNYMSC), a registered broker-dealer and member of FINRA.