CUSTOMER IDENTIFICATION PROGRAM NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

USA PATRIOT Act, Bank Secrecy Act, and Anti-Money Laundering

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity that opens an account. What this means for you: When you open an account, we will ask for information that will allow us to identify you. Until you provide the information or documents requested, we may not be able to open an account or effect any additional transactions for you.

- **Individuals** - When an individual opens an account, the following information is required: full legal name, residential address, date of birth and Social Security Number. We may also request other information that will allow us to identify the individual and we may need to obtain a driver's license, passport, or other identifying documents.

- **Legal Entities** - When corporations, partnerships, trusts, and other legal entities open an account, the following information is required: full legal name, physical address, and Tax Identification Number. We may also request other information that will allow us to identify the entity and may need to obtain certified articles of incorporation, partnership agreement, trust instrument, or other identifying documents. The Financial Crimes Enforcement Network's (“FinCEN”) Customer Due Diligence Requirements for Financial Institutions (“CDD Rules”) require certain financial institutions to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions.

Please note that different thresholds for ownership of equity interests in the definition of beneficial ownership may apply.

**Unlawful Internet Gambling Enforcement Act (“Act”) Notice:** Transactions associated with unlawful internet gambling are prohibited. Specifically, the Act “prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling.” Shareholders of Dreyfus or BNY Mellon mutual funds (“Funds”) must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to: https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20081112a1.pdf.

**Escheatment Notice:** Your property may be transferred to the appropriate state if no activity occurs in your accounts within the time period specified by state law.

If required information is missing, your application may be rejected. If an account is established pending receipt of requested information, it may be restricted to liquidating transactions only and closed if requested information is not received within specified time frames.

### 1. Account Registration

- **Individual or Joint Account**
- **Trust or Estate Account**
- **Uniform Gifts/Transfers to Minors Act (UGMA/UTMA) Account**

Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA)-Account established for the benefit of a minor, but administered by an adult custodian. The laws pertaining to custodial accounts and the age of majority vary by state. Please check with the laws of the state in which the custodial arrangement was made. Only the custodian can act on the account, and the custodian must sign this form. The assets must be transferred to the minor when age of majority is reached.

**Complete this section for Individual or Joint Account**

No accounts will be opened for Non Resident Aliens and foreign citizens, except with limited selection.

<table>
<thead>
<tr>
<th>Me/Mrs./Ms. Owner's First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Social Security Number</th>
<th>Date of Birth (month-day-year)</th>
</tr>
</thead>
</table>
Check one:  ❑ U.S. citizen       ❑ U.S. resident alien       ❑ If you are not a U.S. citizen, please check box and identify Country of Citizenship: _____________________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.

Mr./Mrs./Ms. Joint owner's First Name     Middle Name     Last Name

Social Security Number     Date of Birth (month-day-year)

Check one:  ❑ U.S. citizen       ❑ U.S. resident alien       ❑ If you are not a U.S. citizen, please check box and identify Country of Citizenship: _____________________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.

Joint Ownership Registration
Joint tenants with rights of survivorship will be presumed unless you indicate otherwise:
❑ Joint tenants with rights of survivorship
❑ Community property
❑ Tenants in common
❑ Tenants by the entirety

For tenants in common, please indicate percentage of ownership. Percentages must total 100%.

 [%] _____________________  [%] _____________________

Name     Name

Would you like to add a Transfer on Death (TOD) Beneficiary?  (Available for Individual or Joint Ten WROS accounts only)  ❑ YES  ❑ NO
If you checked Yes, additional paperwork will be sent to you for this purpose.

Complete this section for Trust or Estate Account
❑ Trust Account

Please include the following REQUIRED documents:
• A copy of the title page and signature page of the Trust Agreement
• Completed Trust Account Certification Form
If there are more than 2 trustees, please provide the information below separately.

Date of Trust Agreement     Trust's EIN/ID number or Social Security Number

Name of Trust

Beneficiary's name (if applicable)

Mr./Mrs./Ms. Trustee's First Name     Middle Name     Last Name

Trustee's Social Security Number     Trustee's Date of Birth (month-day-year)

Check one:  ❑ U.S. citizen       ❑ U.S. resident alien       ❑ If you the Trustee are not a U.S. citizen, please check box and identify Country of Citizenship: _____________________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.

Mr./Mrs./Ms. Additional Trustee's First Name     Middle Name     Last Name

Additional Trustee's Social Security Number     Additional Trustee's Date of Birth (month-day-year)
Check one: □ U.S. citizen  □ U.S. resident alien  □ If you the Additional Trustee are not a U.S. citizen, please check box and Identify Country of Citizenship: _______________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.

Check one: □ U.S. citizen  □ U.S. resident alien  □ If the Trust Beneficiary is not a U.S. citizen, please check box and Identify Country of Citizenship: _______________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.

☐ Estate Account

Please include the following **REQUIRED** documents:

- Certified copy of Court Appointment dated within 60 days
- If there is more than one authorized signer, please complete the Certification Form and provide the information below separately

<table>
<thead>
<tr>
<th>Name of Estate</th>
<th>Estate’s Tax ID number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr./Mrs./Ms.</td>
<td>Executor's First Name</td>
</tr>
<tr>
<td></td>
<td>Middle Name</td>
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<td></td>
<td>Last Name</td>
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</table>

<table>
<thead>
<tr>
<th>Executor's Social Security Number</th>
<th>Executor's Date of Birth (month-day-year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check one: □ U.S. citizen  □ U.S. resident alien  □ If you are not a U.S. citizen, please check box and Identify Country of Citizenship: _______________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Complete this section for Uniform Gifts/Transfers to Minors Act (UGMA/UTMA) Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr./Ms.</td>
</tr>
<tr>
<td>Minor’s Social Security Number</td>
</tr>
<tr>
<td>Check one: □ U.S. citizen  □ U.S. resident alien  □ If you are not a U.S. citizen, please check box and Identify Country of Citizenship: _______________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Minor’s or Custodian’s state of residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr./Mrs./Ms.</td>
</tr>
<tr>
<td>Custodian’s Social Security Number</td>
</tr>
<tr>
<td>Check one: □ U.S. citizen  □ U.S. resident alien  □ If you are not a U.S. citizen, please check box and Identify Country of Citizenship: _______________________. If you do not have a social security number, also provide IRS form W-8 and a copy of your passport, alien ID card or other government issued document with residence and photograph.</td>
</tr>
</tbody>
</table>
2. Adding a Trusted Contact Person to an Account

The option to designate a Trusted Contact applies to any account that does not meet the definition of an “institutional account” in FINRA Rule 4512(c).

This section is optional. You will be able to open and maintain your account with us even if you do not identify a Trusted Contact Person.

Important: By choosing to provide information about a Trusted Contact Person, you authorize us to contact the Trusted Contact Person identified below and disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

Trusted Contact Person (must be age 18 or older)

*Is required information, **Only 1 field for either of the phone numbers or email is required

First Name* Middle Name Last Name*

Legal Address*

City* State* Zip Code* Country*

Mailing Address (if different from the legal address)

City State Zip Code Country

Work Phone** Home Phone** Mobile Phone** Email Address**

Date of Birth Relationship to Primary Applicant/Co-Applicant

3. Online Access and E-Delivery Request

I. INSTRUCTIONS

- Create a User ID and password for online access
- Provide instructions to establish electronic delivery of brokerage account statements and/or trade confirmations
- Change delivery instructions for account linked to an existing User ID

II. ACCOUNT OWNER INFORMATION

All fields are required.

Primary Account Holder

MOTHER’S MAIDEN NAME

E-MAIL ADDRESS (a valid e-mail address must be provided for delivery of notification e-mails)

If you have an existing User ID, please provide it here: ________________________________

If you are requesting a new User ID, indicate your first and second choices below. User IDs must have a minimum of 7 and maximum of 15 characters.

USER ID DESIRED (FIRST CHOICE) USER ID DESIRED (SECOND CHOICE)
Secondary Account Holder

MOTHER’S MAIDEN NAME

E-MAIL ADDRESS (a valid e-mail address must be provided for delivery of notification e-mails)

If you have an existing User ID, please provide it here: ________________________________

If you are requesting a new User ID, indicate your first and second choices below. User IDs must have a minimum of 7 and maximum of 15 characters.

<table>
<thead>
<tr>
<th>USER ID DESIRED (FIRST CHOICE)</th>
<th>USER ID DESIRED (SECOND CHOICE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(FIRST CHOICE)</td>
<td></td>
</tr>
<tr>
<td>(SECOND CHOICE)</td>
<td></td>
</tr>
</tbody>
</table>

III. CONSENT TO ELECTRONIC DELIVERY

When you elect to receive electronic delivery of trade confirmations and/or account statements, you will no longer receive paper copies of these documents via postal mail. You must read and agree to the Electronic Delivery Agreement in Section 44 of the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet.

Electronic Delivery

<table>
<thead>
<tr>
<th>Account Statements</th>
<th>Trade Confirmations</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

This option only affects the account being opened. If you have additional accounts to link or to have set-up for Electronic Delivery, please call 1-800-THE-LION.

4. Cost Basis - Tax Lot Disposition Method

1: Cost Basis Choices for Mutual Funds and other Securities

Federal regulations require that we report the cost basis of securities that you buy, sell, transfer or exchange in your account. We will use the federally required default accounting method FIFO (First In, First Out) (Using Average Cost) for Mutual Funds and, FIFO for all other securities, unless you designate another method from the list below. Generally, you will have until the settlement date to re-assign the tax lot or tax lot disposition method upon the purchase, sale, transfer or exchange of your securities.

Since FIFO may not be the most advantageous accounting method for you, we strongly recommend that you speak with your tax advisor about using an alternative method.

A) TAX LOT DISPOSITION METHODS FOR MUTUAL FUNDS

B) TAX LOT DISPOSITION METHODS FOR ALL OTHER SECURITIES - (EXCLUDING MUTUAL FUNDS)

C) DISPOSITION METHODS FOR STOCKS IN PERSHING’S DIVIDEND REINVESTMENT

PLAN:

- First In, First Out (FIFO)
- Last In, First Out (LIFO)
- FIFO (using Average Cost)
- High Cost
- High Cost Long-Term
- High Cost Short-Term
- Low Cost
- Low Cost Long-Term
- Low Cost Short-Term
- Minimize Short-Term Gains
2: Bond Election Cost Basis

Bonds contain provisions that allow investors to amortize the premium or accrete the discount by using different disposition methods when calculating cost basis for federal income tax purposes. Contact your tax advisor for help making these elections.

**IF ORIGINAL ISSUE DISCOUNT IS SELECTED, IRS REGULATIONS REQUIRE DEFAULTS FOR OTHER SELECTIONS.**

Amortize Taxable Premium Bonds. (Default is Yes.) □ Yes □ No

**Accrual Method for all Other Bond Types:** □ Ratable Method □ Constant Yield

Accrue Market Discount based on (default is Ratable):

Include Market Discount in income annually. (Default is No.) □ Yes □ No

5. Address

*Please attach a separate list for additional registrants including full name, social security number, date of birth and residential street address.*

<table>
<thead>
<tr>
<th>Account Holder's Permanent Street Address (no P.O. Boxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
</tr>
<tr>
<td>------</td>
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</table>

<table>
<thead>
<tr>
<th>Home Phone</th>
<th>Work Phone</th>
<th>E-mail Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Mailing Address (if different from above)</th>
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</thead>
<tbody>
<tr>
<td>City</td>
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<td>-----</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Joint Account Holder's Permanent Street Address (if different from Account Holder's)</th>
<th>E-mail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>-----</td>
<td>------</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Joint Account Holder's Mailing Address (if different from above)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
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<tr>
<td>-----</td>
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</tbody>
</table>

Please check here if you would like a duplicate statement sent to the Joint Account Holder’s address (only if different than the Account Holder’s address).
6. Employment/Affiliation Information

We are required by regulations to obtain this information. For UGMA/UTMA accounts, please provide this information for the Custodian. For Trust accounts, please complete this information for all Trustees acting on behalf of the account.

☐ If you are not employed or have retired, please check here and state your source of income:

________________________________________________

Occupation  Employer

Employer's Address

Joint Owner's Occupation  Joint Owner's Employer

Joint Owner's Employer's Address

Is the holder (or person with interest) either a senior military, governmental or political official in the U.S. or a non-U.S. country or closely associated with an immediate family member of such official?  ☐ Yes  ☐ No

If yes, identify name of official, office held and country.

Please check below if applicable:

<table>
<thead>
<tr>
<th>Individual or Custodian</th>
<th>Joint</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I am affiliated with or work for The Dreyfus Corporation/The Bank of New York Mellon Corporation or one of its affiliates.</td>
<td></td>
</tr>
<tr>
<td>☐ I am affiliated with or work for a stock exchange, a member firm of an exchange or FINRA.</td>
<td></td>
</tr>
</tbody>
</table>
| ☐ I am a director/10% shareholder/policy-making executive officer of the publicly traded company listed: ________________________________.

If so, notification of your intent to open an account will be sent to your employer in accordance with current regulations.

7. Financial Information

We are required by regulations to obtain this information.

• For joint accounts, please provide household information.
• For UGMA/UTMA accounts, please provide information for the Custodian.
• For Trust accounts, please provide information based on the Trust's assets.
• Check only one box for each item required.

☐ Source of Wealth ____________________________________________

Primary Investment Objective

☐ Safety  ☐ Income  ☐ Growth & Income  ☐ Growth  ☐ Aggressive Growth

Risk Exposure

☐ Low  ☐ Moderate  ☐ Speculation  ☐ High Risk

Annual Income

☐ 1. Less than $20,000
☐ 2. $20,000 but less than $50,000
☐ 3. $50,000 but less than $100,000
☐ 4. $100,000 but less than $250,000
☐ 5. $250,000 but less than $500,000
☐ 6. More Than $500,000

Liquid Net Worth (Investable assets exclusive of real estate)

☐ 1. Less than $25,000
☐ 2. $25,000 but less than $50,000
☐ 3. $50,000 but less than $100,000
☐ 4. $100,000 but less than $250,000
☐ 5. $250,000 but less than $500,000
☐ 6. More Than $500,000

Federal Income Tax Bracket

☐ 1. 0.0%–15.0%
☐ 2. 15.1%–32.0%
☐ 3. 32.1%–50.0%
☐ 4. 50.1% +
8. Investment Method

The minimum initial investment to open a Dreyfus Lion Account® is $10,000. You can open a Dreyfus Lion Account® by check, by endorsing stock certificates or by transferring assets from another brokerage or mutual fund account.

Please indicate whether you would prefer to reinvest dividends and capital gains or receive them in cash.

Check
☐ I have enclosed a check in the amount of $ ______________.
All checks must be made payable to Dreyfus Brokerage Services.

Wire Transfer
To transfer funds by Fed Wire, please call 1-800 THE LION (1-800-843-5466) for instructions.

Certificates
☐ I have enclosed ___________certificates endorsed exactly as they are registered on the front of each certificate.

Transfer from an existing Dreyfus mutual fund account
If you have an existing Dreyfus mutual fund account, you can have all or a portion of these assets transferred to your Dreyfus Lion Account®. Please note the registration on your Dreyfus mutual fund account must match exactly the registration on this application. All transfer requests for Dreyfus Mutual Funds will be submitted within 1 to 2 business days of account opening.
10. Margin

Margin borrowing is subject to approval. Note: UGMA/UTMA & Estate accounts are not eligible for Margin.

☐ Please check this box if you would like to establish Margin pursuant to the terms set forth in the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet. If you do not check here, Margin will not be established.

11. Dreyfus Lion Account® Services

Additional Account Services

If you wish to add the cash management feature to your account, please choose from the following options:

Check Writing

Checking account activity will be shown on your account statement. Individual checks are not returned but copies are available for a fee upon request.

☐ Please send me a set of 40 checks. There is no per check minimum, and debit card privileges are available. Checks can be reordered in packages of 100 checks for $10.00.

☐ Your name(s) and primary mailing address will appear on your checks. If you prefer to have your name but not your address on your checks, please check the box below:

☐ Name Only on Checks

☐ If you choose to have your name and address printed on your checks, you may have one additional line of information on your checks. Please include that information on the line below:

_____________________________________________________________________

Debit Card

Debit card activity will be shown on your account statement. Cards are available for individual, joint, trusts or corporate registration. Cards will be printed with the name as registered on the account. Individual accounts will receive one card. Joint accounts will receive two cards, no exceptions. Cards will not be released unless mother’s maiden name(s) is (are) provided by all Account holders. This information will be used to verify cardholders identity.

☐ Please send a Visa® Gold Debit Card for the Account Holder.

Account Holder’s mother’s maiden name: _____________________________

☐ Send a second debit card for the Joint Account Holder.

Joint Account Holder’s mother’s maiden name: _________________________
12. Optional Services
   
   **Teleservice Privileges**
   
   You must attach an original voided check to this application if you desire these privileges. This check must match the account registration; otherwise, additional documentation is required. Please call 1-800-THE-LION for more information. Money will be wired or transferred only to or from the bank account indicated on the voided check.

**TeleTransfer/ACH.** Permits the electronic transfer of money to or from your designated bank account free of charge. Your bank must be an ACH member.

**Wire Redemption.** Permits the transfer of money by Fed wire to your designated Federal Reserve Member Bank. See fee schedule for applicable fees charged by Dreyfus. Your bank may separately charge you when money is wired to your bank account.

☐ Yes, I want to have standing instructions added to my account for TeleTransfer/ACH and Wire Redemption privileges.

ATTACH VOIED CHECK HERE.

Standing Instructions for sending money expire 36 months from last date used

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13. Certifications/Acknowledgements and Signature
   
   **Receipt of Other Documents** - I acknowledge that I have received a copy of the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet, the Supplemental Services Agreement, and the Dreyfus Lion Account® Fee Schedule and, for the money market mutual fund I have selected for my sweep fund, a current Prospectus which includes charges and expenses. I will read them carefully before I invest. It is my responsibility to read the Prospectus before investing in any mutual fund.

   **Agreement & Certification** - I certify that the information supplied in this new account application is complete and correct. I acknowledge that I have read, understood and agree to be bound by the terms and conditions set forth in the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet, the Supplemental Services Agreement and the Prospectus as each may be amended from time to time. This agreement will be governed and interpreted under the laws of the State of New York. I am at least 18 years of age or of full legal age in the state in which I reside. I acknowledge that investments are not FDIC insured, are not Bank guaranteed and may lose value. With my (our) signature on this document, I (we) authorize any free credit balance in my account to be automatically invested into the sweep mutual fund elected, unless I (we) instruct my financial organization differently. With my (our) signature on this document, I (we) agree, that my (our) sweep options may be changed with prior notification to me (us).

   If you have chosen to receive brokerage account statements and/or trade confirmations electronically, by signing below you represent that you have read and understand Section 44, Electronic Notification Agreement in the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet.

   By signing this application, the undersigned acknowledge(s) that securities not fully paid for may be loaned to our clearing Agent, Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation (Pershing) or loaned out by Pershing to others.

   **Pre-Dispute Arbitration Clause** - I acknowledge that the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet, and the Supplemental Services Agreement, contains an arbitration clause which provides that all disputes relating to the Dreyfus Lion Account are to be resolved by arbitration, except as provided by the rules of the arbitration forum in which a claim is filed. This clause is found in Sections 27 and 28 on page 6 of the Dreyfus Lion Account® Client Agreement and Related Disclosures Booklet, and Sections C.10 and C.11 on page 13 of the Supplemental Services Agreement.

   
   Please sign here.

   **Applicant or Custodian**

   **Date**

   **Joint Applicant (if any) or Trustee**

   **Date**
Tax Certification - (If this is a joint account, the Social Security Number of the account owner who is named FIRST in the account title MUST be used.)

Under penalties of perjury, I certify that: 1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), 2) I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding and 3) the Foreign Account Tax Compliance Act (“FATCA”) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is (are) correct.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. I am a U.S. person (including a U.S. resident alien).

If you are exempt from FATCA reporting (if you are unsure, consult your tax advisor or the IRS), enter your exemption from FATCA reporting code (if any) here: ________________________________________________.

Please sign here.  

<table>
<thead>
<tr>
<th>Applicant or Custodian</th>
<th>Date</th>
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</table>

<table>
<thead>
<tr>
<th>Joint Applicant (if any) or Trustee</th>
<th>Date</th>
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</table>

If you are a Tax Exempt Institution an additional separate W-9 is required.

Please note that if you are requesting authorization to trade options, a separate Options Agreement Form is required.

Your account is a brokerage account and not an advisory account. Our interests may not always be the same as yours. Please ask us questions to make sure you understand your rights and our obligations to you, including the extent of our obligations to disclose conflicts of interest and to act in your best interest. We are paid by you and, sometimes, by people who compensate us based on what you buy. Therefore, our profits, and our salespersons’ compensation, may vary by product and over time.

If you have any questions, please call a Dreyfus Lion Account representative at 1-800-THE-LION (1-800-843-5466).
The Dreyfus Lion Account®

Client Agreement and Related Disclosures
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CLIENT AGREEMENT AND RELATED DISCLOSURES

A. Dreyfus Lion Account® Agreement  Pages 1-6
B. Disclosure of Credit Terms  Pages 6-9
DREYFUS LION ACCOUNT® AGREEMENT

This is a copy of your Dreyfus Lion Account® Client Agreement. Please keep this for your records.

By signing the Account opening form(s), You represent that You have the requisite legal capacity and authority to open this Account and effect transactions under this Agreement and You agree to be bound by this Agreement and the Supplemental Services Agreement, and any related agreements, rules and regulations and other documents as may be in effect from time to time. We may amend this Agreement at any time in any respect upon notice to You as required by law. You must notify Us of any address changes.

1. Applicable Rules And Regulations. All of Your transactions shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, where executed by us, including any of Our subsidiaries and affiliates.

2. Agreement — This term shall include this Dreyfus Lion Account® Agreement and the Supplemental Services Agreement any related “documents,” each as amended from time to time.

Authorization Limit — The maximum amount You may withdraw from Your Brokerage Account using Your Visa® Card or Checks.

Available Margin Loan Value — The amount of credit we may extend to You based on the value of marginable securities held in Your Margin Account.

The Banks — The Bank of New York Mellon for all terms and issues related to checks and PNC Bank, N.A. for all terms and issues related to Visa® debit card.

Brokerage Account — The cash and/or Margin account opened in Your name. The Cash Account is the basic brokerage account we offer. The Margin Account allows you to borrow funds from us, using acceptable securities as collateral for the loan as well as to borrow securities from us using cash as collateral for the loan.

Your account is a brokerage account and not an advisory account. Our interests may not always be the same as yours. Please ask us questions to make sure you understand your rights and our obligations to you, including the extent of our obligations to disclose conflicts of interest and to act in your best interest. We are paid by you and, sometimes, by people who compensate us based on what you buy. Therefore, our profits, and our salespersons’ compensation, may vary by product and over time.

To discuss this further, please contact our call center at 1-800-THE-LION.

Business Day — Any day on which the New York Stock Exchange, Inc., is open.

Card/Cards — One or more Visa® debit card(s) issued by the Banks.

Cards/Check Account — The account established by the Banks.

Checks — Checks drawn on the Banks.

Debit Balance — An account balance representing money owed to MBSC Securities Corporation.

Documents — Any disclosure documents, the Sweep Funds’ prospectus, the Dreyfus Lion Account® Agreement, and the Dreyfus Lion Account® Application, which contain additional terms governing the Dreyfus Lion Account®, and the Dreyfus Lion Account® Fee Schedule, the Option Agreement, if applicable; and any other written agreements between You and Us, including, but not limited to the Supplemental Services Agreement, concerning your Dreyfus Lion Account®, all as amended from time to time.

Fed Funds — Funds which are immediately available and not subject to an availability or collection hold.

Free Credit Balance — The sum of any cash balance in Your brokerage accounts. (When a cash balance in Your Margin Account is collateral for Your obligations to cover short securities and/or option positions, it is not available for Your use and is not included in Your Free Credit Balance.)

Good Delivery — The delivery to us of freely transferable securities (that is, properly registered, endorsed and fully negotiable stock certificates).
The Dreyfus Lion Account® Agreement — The Agreement You make with Us and the Banks when You open a Dreyfus Lion Account®, consisting of the Dreyfus Lion Account® Application; the Dreyfus Lion Account® Agreement; the Option Agreement, if applicable; the Supplemental Services Agreement, if applicable; and any other written Agreements between You and Us, all as amended from time to time.

The Dreyfus Lion Account® Application — The application You submit to open a Dreyfus Lion Account®.

Pershing — Pershing LLC.

Prospectus — A writing describing the Sweep Fund(s).

Short Sale — The sale of a security You don't own, or that You have instructed Us not to deliver against Your sale (“short against the box”).

Supplemental Services Agreement — Your agreement with Pershing LLC and The Banks for making available services related to Cards/Check Accounts.

Sweep Funds — Any money market fund(s) MBSC Securities Corporation makes available and is selected by You.

You, Your, Account Holder — Each person who signs the Dreyfus Lion Account® Agreement.

We, Us, Our — MBSC Securities Corporation and Pershing.

3. Description of Account. Your Dreyfus Lion Account® (the “Account”) with MBSC Securities Corporation is an asset management account which consists of three parts: (a) a conventional brokerage account for the purchase and sale of securities (the “Brokerage Account”) which is either a Cash or Margin Account, or both; (b) a choice of Sweep Money Market Funds; and (c) a Card/Check Account if You elect these options. Your Brokerage Account and Sweep Funds are carried by Pershing LLC (“Pershing”) as clearing broker pursuant to a clearing agreement with MBSC Securities Corporation.

Pershing and MBSC Securities Corporation may accept, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property on margin or otherwise, and (ii) other instructions concerning Your account. Notices to You concerning Margin Account requirements or other matters related to Your Account usually will go through MBSC Securities Corporation; however, Pershing may contact You directly if required by market conditions, time constraints or other circumstances.

4. Sweep Fund. Except as noted below, any amounts received by Us are invested in the General Treasury & Agency Money Market Fund, Class A (or such other eligible sweep fund you may choose) subject to prior payment by You and on Your behalf of any outstanding margin loan balances, Card overdrafts or other debit items arising from Checks or Card usage, or authorization payments. You hereby acknowledge that You have received and read a copy of the Prospectus of the Sweep Fund you selected, containing a more complete description of it and its operation. In addition, please note that the General Treasury & Agency Money Market Fund, Class A will be the only eligible sweep option available to retirement accounts.

Pershing will automatically redeem sufficient shares of the Sweep Fund to pay for all securities transactions, Checking and Card transactions. If You intend to send funds to settle securities transactions, We must receive those funds on the business day before the settlement date to prevent an automatic redemption. Pershing will redeem Sweep Fund shares to pay for Checking and Card transactions on the date We post the transaction to Your account. We will not send confirmations for Fund transactions in Your account.

5. Card/Check Services

a. Supplemental Services Agreement. All transactions involving Card/Check Services are outlined in the Supplemental Services Agreement with Pershing and the Banks. If there are any inconsistencies between The Dreyfus Lion Account® Agreement and the Supplemental Services Agreement, as applicable the Card/Check Services, the Supplemental Services Agreement shall control.

6. Our Right to Restrict or Terminate Account. For our protection against credit risks and other conditions, We may, without prior notice, decline Your orders or instructions, or We may place trading restrictions on Your account.

You also understand that We may cease all Account services provided to You for any reason, in Our discretion, including but not limited to the following: (1) if You exceed Your Authorization Limit; or (2) if We determine that Your use of the account is inconsistent with investment purposes; or (3) if We determine that We no longer wish
to offer The Dreyfus Lion Account® to You. In the event that Your Dreyfus Lion Account® is terminated, it may be
converted into an account which will remain subject to the remainder of this Agreement.

Pershing, MBSC Securities Corporation, the Banks or You may terminate this Agreement, including the use of
Checks or Cards, at any time. You shall remain responsible for authorized charges which arise before or after termination. If the Agreement is terminated, We may redeem all Sweep Fund shares. You shall promptly return all Checks and unused Checks to Us. Failure to do so may result in a delay in complying with Your instructions regarding the disposition of assets.

7. Lien. All of Your securities, commodities and other property which Pershing, MBSC Securities Corporation, or any of their affiliates, may at any time be carrying for You, or which may at any time be in Our possession or under Our control, including, but not limited to, individual Dreyfus mutual fund accounts not held by Pershing, shall be subject to a general lien and security interest in Our favor for the discharge of all Your indebtedness and other obligations to Us, without regard to Our having made any advances in connection with such securities and other property and without regard to the number of accounts You may have with MBSC Securities Corporation. In enforcing Our lien, We shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed.

Securities and other property held in your retirement account(s) maintained by Pershing, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy the undersigned's indebtedness or other obligations to MBSC Securities Corporation and/or Pershing related to your retirement account(s).

8. Credit Investigation, Negative Credit Report and Other Information Sharing. You authorize Us to exchange credit information about You and Your account with others. As required by law, You are notified that any negative credit report reflecting on Your credit record may be submitted to a credit reporting agency if You fail to fulfill the terms of Your credit obligations. You authorize Us to obtain credit reports and other credit related information about You at account opening and thereafter for purposes of determining Your initial and ongoing eligibility for the account or credit. Upon request, We will state the name and address of the consumer reporting agency that furnished any credit report obtained. You authorize MBSC Securities Corporation, all other BNY Mellon companies (including Dreyfus companies), all mutual funds advised by a BNY Mellon company (including the Dreyfus Family of Funds) and all distributors of those funds to share information about Your relationships with any of these organizations or with unaffiliated third parties. This includes all information that any of these organizations have or get about You or Your account relationships with them. This authorization will continue in effect for as long as You have at least one open account with any of these organizations.

If We extend, update, review or renew your credit, We may request a new credit report without notifying you.

9. Minimum Required to Open and Maintain an Account. A minimum of $10,000.00 in cash, marginable securities, or a combination of both is initially required to open your account. Although We do not require a specific minimum balance be maintained on Your account, We reserve the right to request additional funds or securities be deposited whenever the asset value of Your account falls below 50% of the initial minimum requirement. If, after We have notified You that additional assets must be deposited, the account is not brought back up to at least 50% of the initial minimum requirement in a reasonable time period, We reserve the right to terminate the account at which time You agree to return any Cards or Checks previously issued to You.

10. Liquidation. If, in Our discretion, We consider it necessary for Our protection to require additional collateral or in the event that a petition in bankruptcy or for appointment of a receiver is filed by or against You, or an attachment is levied against Your accounts, or in the event of Your death, We shall have the right to sell any or all securities, commodities and other property in the accounts We have established for You, whether carried individually or jointly with others, to buy any or all securities, commodities and other property which may be short in such accounts, to cancel any open orders and to close any or all outstanding contracts, all without demand for margin or additional margin, notice of sale or purchase or other notice or advertisement. Any such sales or purchases may be made at Pershing's discretion on any exchange or other market where such business is usually transacted, or at public auction or private sale and Pershing may be the purchaser for its own account. It is understood that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of Pershing's right to sell or buy without demand or notice.

11. Margin Requirements, Credit Charges, and Deposits. You will at all times maintain such securities, commodities and other property in Your accounts for margin purposes as We shall require from time to time via a margin call or other
request and the monthly debit balances or adjusted balances in Your accounts with Pershing shall be charged, in accordance with Our practice, with interest at a rate permitted by the laws of the State of New York. It is understood that the interest charge made to Your account at the close of a charge period will be added to the opening balance for the next charge period unless paid. In regard to margin calls, whether for maintenance or any other margin call, in lieu of immediate liquidations, Pershing through MBSC Securities Corporation may permit you a period of time to satisfy a call. This time period shall not in any way waive or diminish Pershing’s right in its sole discretion, to shorten the time period in which you may satisfy the call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish the right of Pershing and/or MBSC Securities Corporation to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by you. Margin requirements may be established and changed by Pershing or MBSC in its sole discretion and judgment without notice to you. You should contact MBSC Securities Corporation for the latest information on margin requirements.

12. Pledge of Securities. All securities, commodities and other property now or hereafter held, carried or maintained by Pershing in Our possession in any of the accounts of the Account Holder may be pledged, repledged, hypothecated or rehypothecated by Pershing from time to time, without notice to the Account Holder, either separately or in common with other such securities, commodities and other property for any amount due in the accounts of the Account Holder, or for any greater amount and Pershing may do so without retaining in Our possession or control for delivery a like amount of similar securities, commodities or other property.

13. Payment of Indebtedness Upon Demand. You shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of Your accounts with Us and You shall be liable to Us for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by Us or by You; and You shall make payments of such obligations and indebtedness upon demand.

14. Liability for Costs of Collection. The reasonable costs and expense of collection of the debit balance, recovery of securities, and any unpaid deficiency in Your accounts with MBSC Securities Corporation, including, but not limited to, attorney’s fees incurred and payable or paid by Us, shall be payable to Us by You.

15. Presumption of Receipt of Communications. Communications may be sent to You at Your current address, which is on file at Our office, or at such other address as You may hereafter give Us in writing; and all communications so sent, whether by mail or otherwise, shall be deemed given to You personally, whether actually received or not.

16. Scope and Transferability. This Agreement shall cover individually and collectively all accounts that You may open or reopen through MBSC Securities Corporation and shall inure to the benefit of Our successors whether by merger, consolidation or otherwise, and assigns, and either MBSC Securities Corporation or Pershing may transfer Your accounts to their successors and assigns, and this Agreement shall be binding upon Your heirs, executors, administrators, successors and assigns. MBSC Securities Corporation, Pershing or the Banks may assign their responsibilities under this Agreement, in whole or in part, to any subsidiary, affiliate or successor by merger or consolidation, or to any other entity, without notice to You. We are not required to recognize any transfer of ownership of any part of any account until We have received written notice of the transfer in a form satisfactory to Us.

17. Extraordinary Events. To the fullest extent allowable under law, We are not responsible and You agree not to hold Us liable for losses caused directly or indirectly by conditions beyond Our control, including, but not limited to: war, natural disaster, terrorism, government restriction, exchange or market rulings, strikes, interruptions of communications or data processing services, news or analysts’ reports, market volatility or disruptions in orderly trading on any exchange or market.

MBSC has implemented and maintains reasonable procedures and systems (including reasonable disaster recovery and business continuity plans and procedures consistent with legal, regulatory and business needs applicable to MBSC’s delivery of Services) to safeguard Adviser’s records and data and MBSC’s records, data, equipment facilities and other property that it uses in the performance of its obligations hereunder from loss or damage attributable to fire, theft, or any other cause, and Dreyfus will make such changes to the procedures and systems from time to time as are reasonably required for the secure performance of its obligations hereunder.

18. Representation as to Capacity to Enter into Agreement. You, if an individual, represent that You are of full age, that unless otherwise disclosed to MBSC Securities Corporation in writing, You are not an employee of an exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member firm or member corporation registered on any exchange or of a bank, trust company, insurance company, or of any
corporation, firm or individual engaged in the business of dealing either as a broker or as principal in securities, bills of exchange, acceptance or other forms of commercial paper. You further represent that no one except You has an interest in Your Account(s).

19. Joint and Several Liability. If “You” shall consist of more than one individual, Your obligations under this Agreement shall be joint and several. Each of You has authority, acting individually and without notice to any one of You, to deal with MBSC Securities Corporation as fully and completely as if any one of You is the sole account holder. We are authorized to follow the instructions of any one of You and to deliver funds, securities, or other assets in the Brokerage Account to any one of You or upon any one of Your instructions. We are not responsible for determining the purpose or propriety of an instruction we receive from any one of You or for the disposition of payments or deliveries among any one of You. Any notice We send one of You will be notice to all of You.

20. Option Transactions. If at any time You shall enter into any transaction for the purchase or sale of an option contract, You hereby agree to first obtain from MBSC Securities Corporation the then current disclosure statements of the Options Clearing Corporation and further agree to abide by the rules of any national securities association, registered securities exchange or clearing organization applicable to the trading of option contracts and acting alone or in concert, will not violate the position or exercise limitation rules of any such association or exchange or of the Options Clearing Corporation or other clearing organization.

21. Separability. If any provision or condition of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this Agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.

22. Headings Are Descriptive. The heading of each provision of this Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

23. Recording Conversations. For Our mutual protection, You understand, agree, and expressly consent to Our and The Bank’s electronic recordation of any of Your telephone conversations with them and to Our, Pershing’s, Administrator’s and The Bank’s monitoring of Your electronic communications with Us and them, including but not limited to e-mail and facsimile transmission.

24. Role of Pershing; No Advice. You understand that Pershing provides no investment advice nor does Pershing give advice or offer any opinion with respect to the suitability of any transaction or order. You acknowledge that neither Pershing nor MBSC Securities Corporation will provide You with any legal, tax or accounting advice, that Our employees are not authorized to give any such advice and that You will not solicit or rely upon any such advice from Pershing or Our employees whether in connection with transactions in or for any of Your accounts or otherwise. In making legal, tax or accounting decisions with respect to transactions in or for Your accounts or any other matter, You will consult with and rely upon Your own advisors and not Pershing and Pershing shall have no liability there for. Pershing shall not be responsible or liable for any acts or omissions of MBSC Securities Corporation or its employees. You authorize Pershing to act as Your agent to purchase and redeem for Your account shares of the Sweep Fund, as previously defined, and You agree that You shall not hold Pershing, LLC, its other Divisions, Affiliates, Officers, Directors, or Agents liable for any trading losses incurred. You understand that Pershing will provide services to You including, but not limited to, furnishing necessary documents and information, blocking Visa® debit card Accounts when notified by Account Holders of the unauthorized use of their Cards or Checks, and responding to and taking requisite action regarding inquiries, complaints or disputes concerning your Dreyfus Lion Account®.

SPECIAL NOTE FOR NON U.S. ACCOUNTS: With respect to assets custodied by Pershing on your behalf, income and capital gains or distribution to you from your account may be taxable in your home jurisdiction. Please consult your tax advisor for the appropriate tax treatment of your transactions.

25. Representations and Amendments. You have received a copy of the Sweep Funds’ prospectus and this Agreement. You agree that We shall have the right to amend this Agreement, by modifying or rescinding any of its existing provisions or by adding any new provision, at any time without notice to You. Any such amendment shall be effective as of a date established by Us. You understand there may be additional documentation required by applicable law or the policies and procedures of Pershing, MBSC Securities Corporation, or the Banks. You agree to promptly comply with any such requests for additional documents.
26. This Agreement and its Enforcement Shall Be Governed by the Laws of the State of New York.

27. ARBITRATION DISCLOSURES:

(A) ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.

(B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.

(C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

(D) THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD, UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.

(E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.

(F) THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.

(G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

28. ARBITRATION AGREEMENT

ANY CONTROVERSY BETWEEN YOU AND US SHALL BE SUBMITTED TO ARBITRATION BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL; (I) THE CLASS CERTIFICATION IS DENIED; (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FOREBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

THE LAWS OF THE STATE OF NEW YORK GOVERN.

29. Shareholder Vote of Loaned Securities. In the event the undersigned's securities have been loaned by Pershing on the record date of a shareholder vote involving those securities, the undersigned agrees that the undersigned's vote may be reduced to reflect the total amount of the undersigned's securities loaned by Pershing.

DISCLOSURE OF CREDIT TERMS

30. Amendment and Modification of Agreement. MBSC Securities Corporation or its successors or assigns may unilaterally change or modify the terms and conditions of this Agreement and will send You a notice of the change to the extent required by law or regulation.

31. Order Flow. Please refer to the terms and conditions section of your statement for a description of Pershing's payment for order flow practices. MBSC Securities Corporation participates with Pershing in such practices.

32. Cash Accounts. Cash accounts may be subject, at Our discretion, to interest on any debit balances resulting from failure to make payment in full for securities purchased, from proceeds of sales paid prior to settlement date or for other charges that may be made to the account.

33. Margin Accounts. Purchases of securities on credit, commonly known as margin, enable You to increase the buying power of Your equity and thus increase the potential for profit—or loss. A portion of the purchase price is deposited when buying securities on margin and Pershing extends credit for the remainder. This loan appears as a debit balance on Your monthly statement of account. Pershing charges interest on the debit balance and requires You to maintain securities, cash or other property to secure repayment of funds advanced and interest due. Interest
will be charged for any credit extended to You for the purpose of buying, trading or carrying any securities, for any cash withdrawals made against the collateral of securities, or for any other extension of credit. When funds are paid in advance of settlement on the sale of securities, interest will be charged on such amount from date of payment until settlement date. In the event that any other charge is made to the account for any reason, interest may be charged on the resulting debit balances. In order to add Margin to an existing account, You acknowledge that You must execute and will be bound by the terms and conditions of the Margin Account Agreement and, if applicable, the Option Agreement and Approval Form with Us as well as by the terms and conditions of this Agreement.

34. Interest Rates. Interest charged on any debit balances in cash accounts or credit extended in margin accounts may be up to 3.00 percentage points above the Pershing Base Lending Rate. The Pershing Base Lending Rate will be set with reference to commercially recognized interest rates, industry conditions relating to the extension of credit and general credit market conditions. The Pershing Base Lending Rate will change without prior notice. When the Pershing Base Lending Rate changes during an interest period, interest will be calculated according to the number of days each rate is in effect during that period. If the rate of interest charged to You is changed for any other reason, You will be notified at least 30 days in advance.

35. Interest Period. The Interest Period begins on the 20th of each month and ends on the 19th of the following month. Accordingly, the interest charges for the period as shown on Your monthly statement are based only on the daily net debit and credit balances for the Interest Period.

36. Method of Interest Computation. At the close of each Interest Period during which credit was extended to You, an interest charge is computed by multiplying the average daily debit balance by the applicable schedule rate and by the number of days during which a debit balance was outstanding and then dividing by 360. If there has been a change in the Pershing Base Lending Rate, separate computations will be made with respect to each rate of charge for the appropriate number of days at each rate during the Interest Period. The interest charge for credit made to Your account at the close of the Interest Period is added to the opening debit balance for the next Interest Period unless paid.

With the exception of credit balances in Your short account, all other credit and debit balances in all of Your accounts will be combined daily and interest will be charged on the resulting average daily net debit balances for the Interest Period. If there is a debit in the cash account (type 1) and there is a Margin account (type 2), interest will be calculated on the combined debit balance and charged to the Margin account. Any credit balance in the short account is disregarded because such credit collateralizes the stock borrowed for delivery against the short sale. Such credit is disregarded even if You should be long in the same position in Your Margin account: i.e., short against the box.

If the security which You sold short (or sold short against the box) appreciates in market price over the selling price, interest will be charged on the appreciation in value. Correspondingly, if the security which You sold short depreciates in market price, the interest charged will be reduced since Your average debit balance will decline. This practice is known as “marking to market.” The daily closing price is used to determine any appreciation or depreciation of the security sold short.

If Your account is short shares of stock on the record date of a dividend or other distribution, however such short position occurs, Your account will be charged the amount of dividend or other distribution on the following Business Day.

37. General Margin Policies. The amount of credit which may be extended by Pershing and the terms of such extension are governed by rules of the Federal Reserve Board and the Financial Industry Regulatory Authority (FINRA). Within the guidelines of these rules and subject to adjustment required by changes in such rules and Our business judgment, Pershing establishes certain policies with respect to Margin accounts. If the market value of securities in a Margin account declines, Pershing may require the deposit of additional collateral. Margin account equity is the current market value of securities and cash deposited as security less the amount owed Pershing for credit extended at its discretion. It is Our general policy to require Margin account holders to maintain equity in their Margin accounts of the greater of 30% of the current market value or $3 per share for common stock purchased on margin. Pershing applies other standards for other types of securities. For example, securities may be ineligible for margin credit from time to time. For information with respect to general margin maintenance policy as to municipal bonds, corporate bonds, listed United States Treasury notes and bonds, mutual funds and other securities, as well as information about the eligibility of particular securities for margin credit, please contact MBSC Securities Corporation. Notwithstanding the above general policies, Pershing reserves the right, at its discretion, to require the deposit of additional collateral and to set required margin at a higher or lower amount with respect to
particular accounts or classes of accounts as it deems necessary. In making these determinations, Pershing may take into account various factors including but not limited to (i) issues as to Your securities such as, among others, the liquidity of a position and concentrations of securities in an Account, (ii) considerations as to Your status, including but not limited to a decline in creditworthiness, (iii) the size of the Account, (iv) the general condition of the market, (v) considerations as to the ability of Pershing to obtain financing, and (vi) regulatory interpretations or guidance. If You fail to meet a margin call in a timely manner, some or all of Your positions may be liquidated.

38. **Deposits of Collateral, Lien on Accounts and Liquidation.** In the event that additional collateral is requested, You may deposit cash or acceptable securities into Your Margin account. If satisfactory collateral is not promptly deposited after a request is made, Pershing may, at its discretion, liquidate securities held in any of Your accounts. In this connection, pursuant to Our Agreement, Pershing retains a security interest in all securities and other property held in Your accounts, including securities held for safekeeping, so long as any credit extended remains outstanding.

39. **Assignment of Pershing’s Rights Under This Agreement to MBSC Securities Corporation.** You agree that any rights that Pershing has under this agreement, including but not limited to the right to collect any debit balance or other obligations owing in any of Your accounts, may be assigned to MBSC Securities Corporation so that MBSC Securities Corporation may collect from You independently or jointly with Pershing, or enforce any other rights granted to Pershing under this agreement.

40. **Callable Securities.** Securities which are held for Your account and which are in “street name,” or are being held by a securities depository, are commingled with the same securities being held for other customers of MBSC Securities Corporation and for customers of Pershing’s other correspondents. Your ownership of these securities is reflected in Our records. You have the right at any time to require delivery to You of any such securities which are fully paid for or are in excess of margin requirements.

The terms of many bonds allow the issuer to partially redeem or “call” the issue prior to maturity date. Certain preferred stocks are also subject to being called by the issuer. Whenever any such security being held by Us is partially “called,” We will determine through a random selection procedure, as prescribed by the FINRA rules, the ownership of the securities to be submitted for redemption. In the event that such securities owned by You are selected and redeemed, Your account will be credited with the proceeds.

Should You not wish to be subject to this random selection process, You must instruct MBSC Securities Corporation to have Pershing deliver Your securities to You. Delivery will be effected provided, of course, that Your position is unencumbered or had not already been called by the issuer as described, prior to receipt by Pershing of Your instructions. The probability of one of Your securities being called is the same whether they are held by You or by Pershing for You.

41. **Options Exercise Assignments.** Exercise assignment notices for options contracts are allocated among short positions pursuant to a procedure which randomly selects from all short options positions, including positions established on the day of the assignment, those contracts which are subject to exercise. A more detailed description of this random allocation procedure is available on request. All short options positions are liable for assignment at any time.

42. **Lost Securities.** If Your periodic customer statement indicates that securities were forwarded to You and You have not received them, You should notify Us immediately. If notification is received within 120 days after the mailing date, as reflected on Your periodic statement, replacement will be made free of charge. Thereafter, a fee for replacement may apply.

43. **Loan Consent.** By signing the application, the undersigned acknowledges that securities not fully paid for by the undersigned may be loaned to Pershing or loaned out to others, and as permitted by law, certain securities in your account, may be used for, among other things, settling short sales and lending the securities for short sales, and as a result Pershing and MBSC Securities Corporation may receive compensation in connection therewith. Pershing does not lend fully paid for securities without your written permission. Please contact MBSC Securities Corporation with any questions. Fully paid for securities held in a cash account (unless otherwise agreed in a separate written agreement) and fully paid for securities held in a margin account in which there is no debit balance are not loaned.

44. **Electronic Notification Agreement.** To stop receiving paper account statements and/or trade confirmations or other documents as they may be made available (the “Documents”), you agree to accept and receive electronic notification that the Documents are available online for your retrieval (the “Service”). “You” means the account owner(s) and/or authorized user(s) of the account. “Authorized user” means a person that you have authorized with
full access to your account and has been granted a user ID. By accepting electronic delivery of the Documents, you are agreeing to the electronic delivery of all notices, disclosures, and other information relating to your account that are communicated with or within the Documents.

The Documents will be available to you online via a service provided by Pershing LLC on behalf of MBSC Securities Corporation. You will be notified by electronic mail (email) when these documents are available to be viewed online. The email notification(s) will be sent to the email address that you established when registering with this service. In the event of an email notification failure as defined by Pershing, Pershing will terminate this arrangement and you will revert to receiving paper documents until such time that you reenroll through www.dreyfus.com or by calling 1-800-THE-LION.

By accepting this Agreement, you affirm that you have a valid email address on record with MBSC Securities Corporation, have access to the Internet, and you are at least 18 years of age. You also affirm that you have installed Adobe Acrobat Reader version 4.0 or higher to view your Documents. You agree that electronic delivery of the Documents is deemed accepted, regardless of whether a particular document is accessed or viewed. You may print or save a copy of the Documents at anytime. You may request a mailed copy of your Documents by calling 1-800-THE-LION.

Your consent to accept electronic delivery of the Documents is effective until revoked by Pershing, MBSC Securities Corporation, or you. You may revoke your consent and resume receiving paper Documents by changing your delivery preferences online. You may also contact MBSC Securities Corporation directly for assistance.

You expressly agree and acknowledge that your use of the Service is at your sole risk. Neither Pershing nor its respective directors, officers, employees, agents, contractors, affiliates, information providers, or services warrant that the online service will be uninterrupted or error free. Pershing does not warrant the timeliness, sequence, accuracy, completeness, reliability, or content of any information with respect to accessing electronic information. The service provided herein is on an “as is”, “as available” basis and without warranties including, without limitation, those of merchantability, fitness for a particular purpose or noninfringement other than those warranties which are implied by and incapable of exclusion, restriction, or modification under the laws, rules and regulations applicable to this service.

You are responsible for maintaining the confidentiality of your user ID and password, and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your user ID or password.

You are agreeing to abide by the terms and conditions as they may be amended from time to time; amended terms will be posted on the web site. Your continued use of the site will constitute your acceptance of the then current terms and conditions.

The terms and conditions of this Agreement set forth the entire understanding and agreement between us with respect to the subject matter hereof.

By signing the application, you acknowledge that you have carefully read, understand, and agree to these terms and conditions; represent and warrant that you are authorized to enter into this agreement and the Supplemental Services Agreement; and indicate your informed and affirmative consent to the electronic delivery of the Documents, termination of paper copies of the Documents, and transmission of an electronic notice to a designated email address(es) as the only notice sent when the Documents become available.

45. Waiver of Certain Rights. By signing the application, You knowingly waive any rights You may otherwise have to obtain punitive damages or rescission of transactions to the extent such a waiver is permitted under applicable state and federal law.
Call 1-800-THE-LION or speak to your representative.
The Dreyfus Lion Account®

Supplemental Services Agreement
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**SUPPLEMENTAL SERVICES AGREEMENT**

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SUPPLEMENTAL SERVICES AGREEMENT

KEEP A COPY FOR YOUR RECORDS. THIS IS A COPY OF THE SUPPLEMENTAL SERVICES AGREEMENT WITH PERSHING LLC (“PERSHING”).

SECTION A – BACKGROUND

A.1. Roles of Service Providers Pershing

MBSC Securities Corporation’s (“MBSC”) affiliate, Pershing, provides clearing and custody services to the Dreyfus Lion Account and has arranged with Administrator (defined below) and Bank (defined below) for the issuance of Check writing privileges and Visa® cards to MBSC’s clients.

Bank and Administrator

Bank is responsible for issuing the Cards and Checks hereunder. Administrator is responsible for administration of the Banking Services provided hereunder.

A.2. Agreement Structure

For administrative convenience, this Supplemental Services Agreement contains three sections that comprise the Supplemental Services Agreement.

Section A provides background information applicable to the banking services provided by Bank and Administrator provided under this Supplemental Services Agreement.

Section B provides the terms and conditions related to the checking, ACH and card transaction services that are associated with Your Dreyfus Lion Account. The Supplemental Services Agreement is made by and among You, Pershing, Bank and Administrator.

Section C provides additional terms and conditions that are applicable to the Supplemental Services Agreement.

A.3. Contact Us

You may contact Us at: Dreyfus Lion Account, 144 Glenn Curtiss Blvd., Uniondale, New York 11556.

Or, call Us at 1-800-THE-LION

A.4. Definitions

Unless the context otherwise requires, the capitalized terms used in this Supplemental Services Agreement have the meanings set forth below:

“Account” refers to Your cash or margin Dreyfus Lion Account custodied at Pershing.

“Account Agreement” refers to the various agreements You make with Us, MBSC, and/or the Banks when You open a Dreyfus Lion Account, consisting of the Dreyfus Lion Account Application; the Dreyfus Lion Account Agreement; the Supplemental Services Agreement; the Options Agreement, if applicable, and any other written agreement between You and Us, all as amended from time to time.

“Account Application” refers to the Application You submit to open a Dreyfus Lion Account.

“Account Services” means the respective services provided pursuant to the Account Agreement and this Supplemental Services Agreement.

“ACH Transaction” means a transaction cleared through the Automated Clearing House.

“Administrator” refers to BNY Mellon Investment Servicing Trust Company, which is responsible for administration of the Banking Services provided hereunder.

“ATM” means automated teller machine.

“ATM Withdrawal” means a Card Transaction in which You receive money from an ATM.

“Available Balance” means the maximum amount You may withdraw from Your Account using Your Card or Checks (including via ACH Transactions).

“Bank” refers to PNC Bank, N.A. for all terms and issues related to the Visa debit card, and refers to The Bank of New York Mellon for all terms and issues related to Checks.

“Banking Day” means every day of each week for purposes of imposing security limits on the number and amount of ATM Withdrawals, Cash Advances, Purchases, and Card Authorizations You can perform. For these purposes, Banking Days begin at 12:00 a.m. midnight, Eastern Time. A Banking Day may, as applicable, exclude Bank or Pershing holidays.

“Banking Services” means Check writing privileges, Card, ACH and related services.
“Business Day” means Monday through Friday, excluding, federal holidays. Although Pershing’s, Administrator’s or Bank’s offices may be open on certain federal holidays, these days are not considered Business Days for purposes relating to the transfer of funds.

“Card/Cards” refers to one or more Visa® debit cards issued by the Bank on Your Account.

“Card Authorization” means a Card Transaction in which You authorize others to place a hold on Your Available Balance to ensure future payment.

“Card Transaction” means those transactions which You can perform with Your Card as more fully described below.

“Cash Advance” means a Card Transaction in which You receive money back from a merchant or financial institution. Cash Advances do not include ATM Withdrawals.

“Checks” mean the Checks issued on Your Account and drawn on the Bank.

“Check Transaction” means those transactions which You initiate via a Check.

“Debit Balance” means the Account balance representing money owed Pershing.

“Documents” mean any disclosure documents, the Supplemental Services Agreement, the Dreyfus Lion Account Application which contain additional terms governing the Account and the Dreyfus Lion Account Fee Schedule as may be amended from time to time.

“Electronic Fund Transfer” means any transfer of funds initiated or authorized by You through an electronic payment system. Card Transactions and certain ACH Transactions are considered Electronic Fund Transfers.

“Fed Funds” refer to the funds that are immediately available and not subject to an availability or collection hold.

“Foreign Account” refers to an Account for which the primary account holder is not a resident or not a citizen of the United States.

“I, Me, My, You, Your, Accountholder” refers to all of the individual Account owners and persons who sign the Account Application for individual and joint Accounts and refers to the corporation, limited liability company, partnership, trust or other legal entity for corporate, limited liability company, partnership, trust or other legal entity Accounts.

“Pershing” means Pershing LLC.

“Purchase” means a Card Transaction in which You purchase goods or services.


“Supplemental Services Agreement” refers to this Supplemental Services Agreement and any related documents as amended from time to time.

“Transaction” means those transactions which You can perform with Your Cards and Checks as more fully described in this Supplemental Services Agreement, as well as ACH Transactions.

“Unauthorized Transaction” means a Transaction made by someone without Your authorization and from which You received no benefit. An Unauthorized Transaction does not include: (a) a Card Transaction by a person to whom You furnished Your Card or PIN unless You have notified Us that Card Transactions by such persons are no longer authorized and We have had a reasonable opportunity to act on such notice; (b) a Transaction made or authorized by You with the intent to defraud; or (c) a Transaction which is made in error by Us.

“We, Us, Our” means, as the context requires, Pershing, Administrator, MBSC and/or Bank.

SECTION B – BANKING SERVICES AGREEMENT

B.1. General Features of Banking Services

B.1.a. Available Balance. Your Available Balance may fluctuate from day to day because it is dependent upon changes in the balance in Your Account. Shortly after Administrator is notified of a Transaction, the Available Balance is reduced, not when a sales draft or Cash Advance draft is paid. For example, Your Account may be debited (and Available Balance reduced) on the day an item is presented by electronic or other means, or at an earlier time based on notification received by Us that an item drawn on Your Account has been deposited for collection at another financial institution.

You promise not to make a Transaction (such as making a Card Purchase or writing a Check) that exceeds Your Available Balance. If You attempt to make a Card Transaction that will exceed Your Available Balance, the Card Transaction will normally be declined. In addition, a fee may be applied for returned checks, and ACH transactions.

B.1.b. Payment for Transactions. On a daily basis, Administrator will notify Pershing of the Transactions on Your Account that Administrator receives. Pershing will make payments to Bank (via Administrator) on Your behalf on each Business Day that Pershing receives notice of the Transactions.
You authorize Pershing to charge Your Account in order to pay for Transactions. Each Transaction shall be considered to be Your direction to Us to charge or reduce Your Available Balance. The Available Balance comprises the following three components (and Pershing will make payments for the charges in the following order of priority): (1) any free credit balances in Your Account; (2) the net asset value of the shares in the Funds; and (3) the available margin loan value of securities in the Account (if Your Account is established as a margin account). When You use Your Card, the charge or reduction to Your Available Balance occurs immediately and You understand that You have no right to stop payment on any Card Transaction. See the Stop Payment – Checks section below to learn how to stop payments on Checks You have written. You understand that Card Authorizations will reduce Your Available Balance by the amount of the Card Authorization even if the Card Authorization does not result in a Transaction. Note that a Card Authorization will reduce Your Available Balance until the Transaction is completed in whole or in part, or after the expiration of a time period specified by Us.

If there is more than one person who is authorized to sign on the Account, You authorize Us to pay Card drafts on the authority of any one or more of the signatures of the individuals identified and carried on the Account record. See below for more information about joint Accounts.

B.1.c. Unauthorized Use. You promise not to let any unauthorized person make a Transaction. If You permit an unauthorized person to make a Transaction(s), even if the amount of actual use exceeds the amount You authorized, You will be responsible for the full amount of all Transaction(s) that result.

B.1.d. Account Statements. Pershing will send or make available to You an Account statement every month in which a Transaction was made. In any event, You will receive an Account statement at least quarterly.

Your Account statements will include the following information for Card Transactions: the amount, location, Transaction date, posting date, and merchant name (when available). In addition, Your Account statement will include Your Check writing and ACH activity during the period covered by the statement. Transactions from Your Account may appear on the day after the Business Day the transaction took place. Neither Bank or Administrator will send separate statements listing Transactions.

B.1.e. Your Duty to Examine Your Statement – Checks. As used in this section, the term “problem” means any error, alteration or unauthorized Transaction (including, but not limited to, forged or missing signatures, unauthorized wire transfers, and excluding Electronic Fund Transfers) related to any Check Transaction(s) for Your Account. Because You are in the best position to discover any problem, You will promptly examine Your statement and report to Us any problem on or related to Your statement. You agree that none of Us will be responsible for any problem related to a Check Transaction that:

• You do not report to Pershing in writing within a reasonable time not to exceed 20 calendar days after Pershing mails the statement (or makes the statement available) to You; or

• Results from a forgery, counterfeit or alteration so clever that a reasonable person cannot detect it (for example, unauthorized Checks made with Your facsimile signature device or that look to an average person as if they contain an authorized signature); or

• As otherwise provided by law or regulation.

You may not start a legal action against any of Us because of any problem unless: (a) You have given Us the above notice and (b) the legal action begins within one year after We send or make Your statement available to You. If You make a claim against any of Us in connection with a problem, each of Us reserves the right to conduct a reasonable investigation before crediting Your Account, and You agree to cooperate in such investigation. If any of Us requests, You agree to complete an affidavit of forgery or other proof of loss. If You refuse to sign such an affidavit, none of Us will be liable to You for any loss arising from the problem. For problems involving an electronic banking transaction, please refer to the “Electronic Fund Transfers” sections of this Supplemental Services Agreement.

These time periods for You to examine Your statement and report “problems” to Pershing are without regard to the level of care of any of Us or the commercial reasonableness of Our practices, further without regard to whether copies or images of cancelled Checks are supplied or made available to You. Contact Pershing promptly if You do not receive Your regular statement.

B.1.f. Your Duty to Examine Your Statement – Cards. Please see the section below entitled “Electronic Fund Transfers.”

B.1.g. Your Duty to Examine Your Statement – ACH Transactions. Generally, ACH Transactions for consumer accounts are considered Electronic Fund Transfers. Please see the section below entitled “Electronic Fund Transfers.” For other ACH Transactions, please see “Your Duty to Examine Your Statement – Checks” above. Also, for ACH Transactions related to electronically represented Checks from consumer accounts, please see the subsection entitled “Consumer Electronic Check Representation.”
B.1.h. Foreign Transactions. Foreign Transactions are Card Transactions completed outside the United States through Your Account. All debits to Your Account will be posted in U.S. dollars. Checks will generally not be accepted by banks outside of the United States. All Checks must be made payable in U.S. dollars.

B.1.i. Foreign Currency. Card Transactions made in a foreign currency are converted into U.S. dollar amounts by Visa, using its then current currency conversion procedure and rate. Currently, the currency conversion rate is generally either a wholesale market rate or a government-mandated rate in effect the day before the Card Transaction processing date. The currency conversion rate used on the processing date may differ from the rate in effect on the Card Transaction date or periodic statement posting date.

B.1.j. Foreign Transaction Fee. For each Foreign Transaction, there is a foreign Transaction fee, which will be charged to Your Account. This charge may apply whether or not there is a currency conversion. The Foreign Transaction fee is set forth on the Financial Terms Card.

B.1.k. Documentation. We may add images of Your application with respect to the Banking Services provided in connection with this Supplemental Services Agreement to Our electronic document storage systems. After doing so, the original documents may be destroyed. Any future copy from that system will be acceptable for all purposes as if it is the original.

B.1.l. Adverse Claims. If any of Us receives a claim to all or a portion of Your Account (including but not limited to a dispute over who is an authorized signer or owner), We may place a hold on funds that are the subject of the claim. The hold may be placed for the time that We feel is reasonably necessary to allow a court to decide who should have the funds. None of Us will be responsible for any items that are not paid because of the hold. You agree to reimburse each of Us for expenses, including attorneys’ fees and expenses, arising out of such competing claims.

B.2. Card Transactions

B.2.a. Conveniences.

ATM Withdrawals: You can use Your Card to withdraw cash from Your Account at ATMs displaying the Visa® or PLUS® logos.

Cash Advances: You can use Your Card to receive Cash Advances from Your Account through financial institutions that honor Cards bearing the Visa logo.

Purchases/Card Authorizations: You can use Your Card to purchase goods and services (Purchases) from merchants honoring Visa. You may also use Your Card to authorize others to place a hold on Your Available Balance to assure future payment (Card Authorizations).

B.2.b. Out-Of-Network Surcharges. An out-of-network surcharge may be imposed for ATM usage (including Transactions and balance inquiries) by the owner of the ATM. No out-of-network surcharges are imposed by any of Us for usage of Your Card at an ATM.

B.2.c. Cancellation of Card. The Card may be cancelled by any of Us at any time without prior notice and will remain the property of Bank. Without limiting the foregoing, Your Card will be cancelled effective with the closing of Your Account.


Purchasing Securities: You may not use Your Card to purchase securities.

Internet Gambling: You may not use Your Card for internet gambling. Illegal Activities: Use of Your Card for illegal activities is prohibited.

B.3. Check Writing Privileges

B.3.a. Check writing Application and Checks. If You have requested Check writing privileges for Your Account, Pershing must first approve Your application. Upon such approval, We will provide You with Checks.

We may refuse any withdrawal that You attempt on forms not approved by Us or by any method We do not specifically permit.

Each Check must be properly completed and signed by an authorized signer (as described below).

In writing Checks, We strongly suggest that You date them with a current date. We will not have liability to You for paying Checks which are postdated, stale dated or do not bear a date. If You do not wish Us to pay a Check You have issued, You should place a stop payment order with Us. Please refer to the “Stop Payment – Checks” section of this Supplemental Services Agreement.

B.3.b. Authorized Signers. In this Supplemental Services Agreement, the words “authorized signer” mean any of the following persons:
• Any person (other than a ward, conservatee or beneficiary) listed on a signature card, application, resolution or certificate of authority as being authorized to make withdrawals by Check, or otherwise, from Your Account;

• Any person who has a “power of attorney” or is an attorney-in-fact, agent, guardian, personal representative, trustee, custodian, or some other fiduciary capacity (collectively, an “agent”) to act for an owner (Pershing reserves the right to request and approve any such documentation granting such powers);

• Any person that You authorize in writing to make withdrawals by Check, or otherwise, from Your Account; or

• Any person to whom You make Your Checkbook or Your Checking account number available.

The words “owner” and “owners” mean all persons (other than a ward, conservatee or beneficiary) listed on a signature card or application but not persons who are authorized signers only because they are acting as an agent. Each of Administrator and Bank are authorized to follow the directions of Your agent regarding Your Account until they receive written notice that the agency or fiduciary relationship has been terminated and has had reasonable time to act upon that notice. We will not be liable to You in any way if Your agent misapplies any of the funds from Your Account. We have the right to review and retain a copy of any power of attorney, agency agreement, trust agreement, court order, or other document that has established the agency or other fiduciary relationship. For corporate, limited liability company, and partnership accounts, the corporation, limited liability company or partnership is the “owner.”

B.3.c. Multiple Required Signature Accounts. If You (a) have specified that some or all Checks must be signed by more than one person, (b) have specified that the authorized signers for Checks in one category are different than those for another Check category, or (c) use Checks that require multiple signatures, You acknowledge that those restrictions are for Your internal use only and do not bind Us even if You have made Us aware of them in writing or otherwise. Pershing reserves the right to refuse to allow persons to open Accounts with these types of restrictions.

B.3.d. Facsimile/Mechanical Signatures. You may wish to use a facsimile signature stamp or other mechanical signature device to sign Checks or other orders relating to Your Account. If You do, We will, without contacting You, debit the Account for items bearing an imprint that looks substantially like Your authorized mechanical signature, whether or not such items bear the actual facsimile signature stamp.

You agree to notify Us and give Us a sample imprint if You plan to use such a device. If You do not give Us a sample, this section still applies to Your use of the device. You are responsible for the security of any mechanical signature device. We will not be responsible for payment of unauthorized items bearing an imprint from, or similar to, Your authorized mechanical signature.

B.3.e. Check Transactions. Checks can be used for, or may result in, the following Transactions:

• Check writing capabilities; and

• Electronic Fund Transfers (e.g., certain Transactions via the Automated Clearing House).

B.3.f. Copies of Cancelled Checks. We will not return to You Checks that have been paid against Your Account. At Your request We shall provide You with photocopies or image copies of Checks paid against the Account or other Account documentation, if such Checks or documents are available to Us under Our record retention policies.

If You request a copy, We may impose a processing fee.

B.3.g. Refusing Payment on Your Checks. If one of Your Checks is presented for payment and there are not sufficient available funds available in Your Account, or if the Check is not properly signed or contains some other irregularity, We may refuse payment and return the Check to the person who presented it. You acknowledge that it is difficult or impossible for Us to verify whether an endorsement by a corporation or other business entity is valid. You also acknowledge that it is difficult or impossible for Us to verify whether an endorsement by someone other than the person presenting a Check for payment is valid.

B.3.h. Stop Payments – Checks

Checks. Unless otherwise provided, the provisions in this section cover stopping payment of Checks. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, are mentioned elsewhere.

Oral and Written Orders. You are generally permitted to make stop payment orders orally; telephone is the most common medium used.

To request a stop payment, please call Us at 1-800-THE-LION. When You place Your stop-payment order, the service representative will tell You what information is needed to stop payment. If You provide Your stop payment order in writing, You must send it to the address on page 1 of this Supplemental Services Agreement. You must provide the following information to Us:
Checkwriting number; amount; Check number; name of party to be paid; date; and Your name and address. The stop payment information must be correct and exact. If Your information is not correct and exact, We cannot assure You that Your order will be effective, and We will not be responsible for failure to stop payment.

**Who and For How Long.** You may stop payment on any Check whether You sign the item or not. Your stop-payment order is generally effective for only six months. We are not obligated to notify You when a stop-payment order expires. Unless You renew the stop payment for another six months, the Check may be paid even though it is a stale Check. We will accept stop payment orders from any person with signing authority on Your Account, regardless of who wrote the Check. If You want to reverse a stop-payment request You must contact Pershing, not Administrator or Bank. As a security measure, Administrator and Bank will accept reverse of stop-payment requests only from Pershing.

**Indemnity.** If You stop payment on an item and any of Us incurs any damages or expenses because of the stop payment, You agree to indemnify Us for those damages or expenses, including attorneys’ fees. You assign to each of Us all rights against the payee or any other holder of the item. You agree to cooperate with Us in any legal actions that We may take against such persons. You should be aware that anyone holding the item might be entitled to enforce payment against You despite the stop-payment order.

If a Check or Transaction is inadvertently permitted despite a stop order, the following rules will apply:

• You will have to prove to Administrator and Bank that You have suffered a loss and, if so, the amount of the loss;

• Administrator and Bank will be able to enforce any rights that the original payee or any other person who held the Check had against You; and

• the Account will not be recredited until You prove Your loss and We are satisfied that We are required by law to do so.

**Effective Date.** Stop payment orders become effective the Business Day after We receive Your notification. The law provides additional limitations on Administrator’s and Bank’s obligation to stop payment. (For example, You cannot stop payment on an item that has already been paid.)

**Charges.** Stop payment orders are subject to Our current charge for that Banking Service.

**B.3.i. Inconsistent Amounts.** Checks are processed by computers. The Check amount in numerals is the one encoded on the Check to be read by the computer. You agree that if the Check amount in words is different from the amount in numbers, We may charge against Your Account the amount in numbers instead of the amount in words.

**B.3.j. Consumer Electronic Check Representment.** Generally, if You write a Check on a personal Account that is returned unpaid because of insufficient or uncollected funds, the depositor of the Check or the depositor’s bank may resend (“represent”) the Check electronically. That is, the depositor or the depositor’s bank may send Bank an electronic instruction (“electronic represented Check”) to charge Your Account in the amount of the Check.

**B.3.k. Handling of Electronic Represented Checks.** If Administrator receives an electronic represented Check from the depositor or the depositor’s bank via Bank, Administrator will pay or return the electronic represented Check as if the original paper Check were being represented to it. The part of this Supplemental Services Agreement titled “Electronic Fund Transfers” will not apply to any electronic represented Check.

**B.3.l. Eligible Electronic Represented Checks.** For an electronic represented Check to be charged to Your Account, all of the following must be true:

• the electronic represented Check must relate to a paper Check on a personal account that Bank returned unpaid because of insufficient or uncollected funds;

• the paper Check must not have contained an unauthorized signature or an alteration and must not have been a counterfeit;

• You must not have placed a stop payment on the paper Check after Bank returned it unpaid but before it was collected electronically;

• the paper Check must have been less than $2,500.00 in amount;

• the paper Check must have been dated 180 days or less before the date on which the electronic represented Check is sent to Bank;

• the electronic represented Check must be for the face amount of the paper Check only and may not include any collection fee charged by the depositor, the depositor’s bank, or a collection agency;
• the payee of the paper Check must have given You notice that, if the paper Check was returned unpaid because of insufficient or uncollected funds, the paper Check could be collected electronically;

• the electronic represented Check must have been sent to Bank no more than twice after the first time Bank returned the paper Check, or no more than once after the second time Bank returned the paper Check;

• the electronic represented Check must be an “item” as defined in Revised Article 4 of the UCC (1990 Official Text);

• the electronic represented Check must contain a pre-printed serial number;

• the electronic represented Check must indicate on the face of the document that the item was returned due to “not sufficient funds,” “NSF,” “uncollected funds” or comparable language; and

• the electronic represented Check must be drawn on a consumer account. You may have the right to cause Us to reverse any ineligible or unauthorized electronic represented Check that We charged to Your Account.

If You want to reverse an electronic represented Check because You placed a stop payment on the paper Check to which the electronic represented Check relates after Bank returned the paper Check unpaid but before it was collected electronically, You must notify Pershing within 15 days after We send or make available to You the periodic statement that reflects payment of that electronic represented Check. If You want to reverse an electronic represented Check for any other reason, You must give Pershing an affidavit within 15 days after Pershing sends or makes available to You the periodic statement that reflects payment of that electronic represented Check. In Your affidavit, You must declare and swear under oath that the electronic represented Check was ineligible or unauthorized. If We receive Your notice or affidavit within the 15-day period, We will recredit Your Account with the amount of the charge. Write to Us at the address on page 1 of this Supplemental Services Agreement.

B.3.m. Stop Payment. If You wish to stop payment of any electronic represented Check, You must follow the procedures contained in the section for stopping payment of Checks, not the procedures contained in the section for stopping payment on Electronic Fund Transfers.

B.3.n. Insufficient Funds. If one of Your Checks is presented for payment and there are not sufficient funds available in Your Account, Pershing may cause Bank (via Administrator) to pay or refuse to pay any or all such items in Our discretion. We may also charge Your Account a service charge, regardless of whether We pay the item or return the item unpaid. You have no right to request that any certain item be paid, and none of Us has any responsibility for paying or returning any item requested. If Your Account is overdrawn for any reason, You agree to deposit sufficient funds to cover the overdraft and Our service charge immediately.

A determination of Your Account Balance for purposes of making a decision to dishonor an item for insufficiency of available funds may be made at any time between the receipt of such presentment or notice and the time of payment or return of the item or debit, and no more than one such determination need be made. Pershing will determine Your Account Balance based on information provided from time to time by Administrator, which may not be accurate at the time a particular item is presented to Administrator. You authorize Administrator and/or Bank to return items for insufficient funds based on information provided by Pershing.

If there are sufficient funds to cover some but not all of Your Transactions, Pershing will allow those Transactions that can be paid, in any order convenient to Us. If, in Our sole discretion, We choose to allow Transactions for which there are not sufficient available funds, You agree to repay Us immediately the amount of the funds advanced to You. We may also assess Your Account a service charge. At no time shall We be required to allow You to overdraft Your Account even if We had allowed such activity on one or more prior occasions.

You agree that We do not have to notify You when We refuse to pay a Check You have written, or if We pay a check that overdraws Your Account, or when We impose a fee in either case.

B.3.o. Use of Check Images and Substitute Checks. You agree that We may debit Your Account for a Check image of an original Check presented for payment or collection. In this situation, We may debit Your Account without receipt of, or review of, the original Check associated with the Check image. In Our sole discretion, We may return to a presenting bank, returning bank or paying bank or credit to Your Account, a paper copy or paper representation of an original Check (including without limitation an image replacement document or IRD, or a photocopy) drawn on or returned to Your Account that does not otherwise meet the technical or legal requirements for a substitute Check.

You agree that a check image that is received or created by Bank in the Check deposit, collection or return process shall be considered a “Check” and/or an “item” for all purposes under this Supplemental Services Agreement and applicable law.

In addition, a Check that You write may be truncated in the Check collection process and replaced with a substitute Check. You authorize Us to pay, process or return a substitute Check in the same manner as “Check” or “item” under
this Supplemental Services Agreement. Substitute Checks are governed under the Check Clearing for the 21st Century Act (“Check 21 Act”) and the terms of Supplemental Services Agreement, to the extent not modified by the Check 21 Act. Notwithstanding the foregoing, You understand that Your Checks are drawn on an omnibus account maintained by Administrator (on behalf of Pershing) with Bank, and that as a result, You are not considered a “consumer” as that term is used in the Check 21 Act.

You agree to indemnify and hold harmless Us, Our employees and agents from any loss, claim, damage or expense that You or any other person may incur directly or indirectly as a result of any action taken by Us to process a Check image or substitute Check instead of the original Check, including the destruction of the original Check, as described above, to the extent permitted by applicable law.

B.3.p. Bank Branches. Bank need not pay any Check presented at a branch office. Bank reserves the right to refuse to cash or to impose a charge on anyone who asks Bank to cash a Check that You have written. Even if Your Check is otherwise properly payable, We will not be liable to You for dishonor of Your Check, or otherwise, as a result of such refusal.

B.4. Electronic Fund Transfers
This section applies to funds transfers governed by the Electronic Fund Transfer Act and Regulation E (Subpart A), and some additional transactions that are similar and related.

B.4.a. Types of Electronic Fund Transfers
Card Transactions. See the section above entitled Card Transactions – Conveniences for the types of Electronic Fund Transfers You can make with Your Card.

Check Transactions – Electronic check conversions. You may authorize a merchant or other payee to make a one-time electronic payment from Your Account using information from Your Check to:

• Pay for purchases.
• Pay bills.

B.4.b. Limits on Dollar Amount of Card Transactions. The ATM You use may have limits on the amount of cash that can be received at that machine. These limits may include transactional and daily limits. We have a $1,500.00 maximum for ATM withdrawals per Banking Day, subject to Available Balance in Your Account. Limits may be changed by Us at any time and, if required by law, with advance notice. Sometimes a temporary $500.00 limit per Banking Day may be imposed for security purposes or when the Card Transaction volume in Your Account exceeds normal conditions. There may be other limitations stated in this Supplemental Services Agreement or in other agreement(s) between You and Pershing and You and MBSC.

Your Card may be used up to the Available Balance to withdraw from Your Account. However, there are thresholds that will require additional security verification. The threshold is $25,000.00 for Card Transactions per day. ATM Withdrawals, Cash Advances, Purchases and Card Authorizations all count against these Card Transaction limits. In addition, there is a single Cash Advance Transaction threshold and a daily Cash Advance Transaction limit of $25,000.00 per Banking Day.

B.4.c. Limits on Frequency of Card Transactions. In addition to the dollar amount limits, We reserve the right to impose a limit on the number of Card Transactions You can make on any Banking Day. For the purposes of maintaining security, We will not disclose that limit, except that You will be allowed to make at least five Card Transactions on any Banking Day under normal conditions.

B.4.d. Retention of the Card. Your Card may be retained by any ATM, merchant or participating financial institution if:

• the PIN is wrong after three attempts (certain ATMs may limit You to fewer attempts); or
• You exceed the limits on dollar amounts and/or frequency of Transactions; or
• Your Card was reported lost or stolen; or
• Your Account has been closed; or
• Your Card expired or was replaced; or
• the machine is not operating properly; or
• there are other legitimate business reasons.

B.4.e. Preauthorized ACH Transactions. Preauthorized ACH Credits. If You have arranged to have direct deposits made to Your Account at least once every 60 days from the same person or company, the person or company making the deposit should tell You every time they send Us the money. You can call Us at 1-800-THE-LION to find out whether or not the deposit has been made.
Preauthorized ACH Payments – Stop Payment. If You have told Us in advance to make regular payments out of Your Account, You can stop any of these payments. Here’s how:

General. Call Us at 1-800-THE-LION, or write Us at Dreyfus Lion Account, 144 Glenn Curtis Blvd, Uniondale, New York 11556, in time for Us to receive Your request three Business Days or more before the payment is scheduled to be made. If You call, We may also require You to put Your request in writing and get it to Us within 14 days after You call. (We may charge You a fee for each stop-payment order You give.)

Notice of varying amounts. If these regular payments may vary in amount, the person You are going to pay should tell You, 10 days before each payment, when it will be made and how much it will be.

Liability for failure to stop payment of preauthorized transfer. If You order Us to stop one of these payments three Business Days or more before the transfer is scheduled, and We do not do so, We will be liable for Your losses or damages.

B.4.f. Lost or Stolen Cards or Unauthorized Transactions For Your Protection – Notify Us Promptly.
You must tell Us AT ONCE if You believe Your Card has been lost or stolen or if You believe that an electronic fund transfer has been made without Your permission using information from Your Check. Telephoning is the best way of keeping Your possible losses down. The loss, theft, or unauthorized use of Your Card could cause You to lose all of the cash assets (Your Free Credit Balance and Fund shares) in Your Account, plus any amount up to the Available Margin Loan Value of Your marginable securities. You will not be liable for unauthorized use of Your Card that occurs after You tell Us about the loss, theft or unauthorized use of Your Card.

You will have zero liability for unauthorized use of Your Card if the conditions set forth below have been met. Zero liability will apply only if:

• You report the loss or theft of Your Card within 24 hours of discovering it lost or stolen; and
• You can demonstrate that You have exercised reasonable care in safeguarding Your Card from risk of loss or theft; and
• You have not reported two or more incidents of unauthorized use to Us within the preceding 12 months; and
• Your Account is in good standing.

If the above conditions have not been met, and You tell Us within two Business Days after You learn of the loss or theft of a Card or PIN, You can lose no more than $50.00 if someone used Your Card or PIN without Your permission.

TO PROTECT YOUR ACCOUNT AND LIMIT YOUR LIABILITY, WE RECOMMEND THAT YOU:

• DO NOT PROVIDE ANYONE WITH YOUR PIN;
• DO NOT WRITE YOUR PIN ON THE CARD;
• DO NOT CARRY YOUR PIN IN YOUR WALLET WITH THE CARD; AND
• DO NOT TELL ANYONE YOUR PIN, NOT EVEN SOMEONE FROM ADMINISTRATOR, BANK OR PERSHING.

If You do NOT tell Us within two Business Days after You learn of the loss or theft of Your Card or PIN, and We can prove We could have stopped someone from using Your Card or PIN without Your permission if You had told Us, You could lose as much as $500.00. With respect to ACH Transactions, You will generally not be liable for Unauthorized Transactions unless You fail to notify Us within the time period as described in the next paragraph.

If You do not tell Pershing within 60 days after the statement was FIRST mailed or made available to You, You may not get any money You lost after the 60 days if We can prove that We could have stopped someone from taking the money if You had told Pershing in time.

B.4.g. Errors and Questions.
In case of errors or questions about Your Electronic Transfers. Please contact Us at the address and phone number stated on page 1 of this Supplemental Services Agreement immediately if You think Your statement or receipt is wrong or if You need more information about a transfer listed on the statement or receipt. We must hear from You no later than 60 days after We sent or made available the FIRST statement on which the problem or error appeared.

Information to Provide. If You tell Us orally, We may require You to send Administrator Your complaint or question in writing within 10 Business Days. We will need the following information:

• Your name, Your Account number, Your address, and the date of the Transaction;
• A description of the error or Transaction in question, explaining as clearly as possible why You believe it is an error or why You need more information; and
• The dollar amount of the Transaction and, if different, the amount of the suspected error.
Timing of Error Resolution Process. Except as otherwise stated in this Supplemental Services Agreement, We will determine whether an error occurred within 10 Business Days after We hear from You and will correct any error promptly. If We need more time, however, We may take up to 45 calendar days to investigate Your complaint or question. In this event, We will generally credit Your Account within 10 Business Days for the amount You think is in error so that You will have use of the money during the time it takes Us to complete Our investigation. If We ask You to put Your complaint or question in writing and We do not receive it within 10 Business Days, We need not credit Your Account or We may reverse any credit previously made to Your Account. Margin accounts need not be credited during Our investigation.

Foreign Transactions. For Card Transactions initiated outside the United States, the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days.

Purchases. For point-of-sale transactions (that is, Purchases and Cash Advances), the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days.

New Accounts. For Accounts that have been open for 30 calendar days or less, the applicable time period for investigations shall be 90 calendar days in place of 45 calendar days and We may take up to 20 Business Days to credit Your Account while investigating.

Informing You of the Results. In any case, We will tell You the results within three Business Days after We complete Our investigation. If We decide that there was no error, We will reverse the applicable credit and send You a written explanation. You may ask Us for copies of the documents that We used in Our investigation.

B.4.h. Our Liability for Failure to Complete Electronic Fund Transfers. If We do not complete an Electronic Fund Transfer to or from Your Account on time or in the correct amount according to this Supplemental Services Agreement, We will be liable for Your losses or damages. However, there are some exceptions. We will not be liable, for instance if:

• through no fault of Ours, You do not have a sufficient Available Balance to make the Transaction; or
• any ATM, other device, Card or computer system was not working properly and You knew about the breakdown when You started the Transaction; or
• the ATM or other device You are using for the Transaction does not have enough cash; or
• the ATM or other device You are using for the Transaction was unable to process the Transaction; or
• Your Account is frozen (for example, because of a court order or other similar reason) and We are not permitted to make the Transaction; or
• circumstances beyond Our control (such as fire or flood) prevent the Transaction, despite the reasonable precautions that We have taken; or
• You have failed to enter Your correct PIN after the maximum number of attempts permitted; or
• You failed to use the ATM, other device, Card or computer system in accordance with instructions; or
• We have limited or refused to complete Transactions for security reasons; or
• We have reason to believe that the requested Transaction is unauthorized. There may be additional exceptions stated elsewhere in this Supplemental Services Agreement or otherwise notified to You by Us or in Your other agreements with Pershing. None of Us will be responsible for any person’s actions in refusing to honor or accept Your Card or Checks or in taking possession of Your Card. In any case, We will be liable only for actual proven damages if the failure to make the Transaction resulted from a bona fide error by Us despite Our procedures to avoid such errors.

B.4.i. Card Transaction Receipts. You can get a receipt at the time You make Card Transactions, except for Card Transactions You make by telephone, mail or via the internet. Receipts may not be provided for Purchases of $15.00 or less, or for Card Transactions performed outside the United States. Card Transactions will also be reflected on Your Account statement.

Merchants generally maintain receipts of Card Transactions for 12 months, which merchants are not required to provide unless requested in connection with fraud investigation or legal purposes. If You call Pershing, We will attempt to obtain copies of drafts. If You request a copy of a sales draft, Your Account may be charged a fee, plus the amount of any third-party fees to obtain the sales draft.

B.5. Confidentiality

You give Us permission to share information with Pershing, Administrator and Bank. Under normal circumstances, We will not reveal any information about Your Accounts to third parties. We will not reveal any information to third parties about Your Account and Your Transactions EXCEPT: (1) You hereby authorize Us to share information concerning Your
Transactions with Pershing, Administrator and Bank; or (2) where it is necessary for completing Your Transactions or providing any related Card and/or Check benefits to You; or (3) in order to verify the existence and condition of Your Account for a third party, such as a credit bureau or merchant; or (4) in order to comply with laws or with orders or subpoenas of government agencies or courts; or (5) if You give Us written permission; or (6) to other persons and entities in order to resolve disputes arising from Transactions; or (7) in the circumstances contemplated by Pershing’s Privacy Policy, as furnished to You separately and updated or amended from time to time by Pershing.

B.6. Disputes Involving Your Account
To the fullest extent permitted by law, You agree to be liable to Us for any loss, costs, or expenses, including reasonable attorney’s fees, that We may incur as a result of any dispute involving Your Account. To the fullest extent permitted by law, You authorize Us to deduct any such loss, costs or expenses from Your Account without prior notice to You. This obligation includes disputes between You and Us involving the Account and situations where We become involved in disputes between You and an authorized signer, another joint owner, or a third party claiming an interest in the Account. Also, it includes those situations where You, an authorized signer, another joint owner, or a third party take some action with respect to the Account which causes Us to seek the advice of counsel, even though We do not actually become involved in the dispute.

B.7. Our Duty of Care
The duty of care of Pershing, Administrator and Bank to You is satisfied if reasonable banking procedures are followed. Unless We have specifically agreed with You in writing, Our duties will not include monitoring nonstandard instructions or other legends appearing on Checks. We shall be deemed to have exercised ordinary care as to Your signature if We process Your Check by automated means only (so as to clear the largest number of checks at the lowest cost to customers) or if any unauthorized signature or alteration is so skillfully made that a reasonably careful person would not readily detect it. A clerical error or mistake in judgment is not to be considered a failure to meet the duty of care of Pershing, Administrator or Bank.

The obligations of Pershing, Administrator and Bank are set forth in this Supplemental Services Agreement. None of Pershing, Administrator or Bank is liable for the obligations of the others.

B.8. Extraordinary Events
Pershing shall not be liable for loss caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond Our control.

B.9. Terminating Your Banking Services
Pershing, Administrator, Bank or You may terminate this Supplemental Services Agreement, including the use of Check writing services, Cards or other Banking Services, if applicable, at any time, without closing Your Account. Without limiting the foregoing, Your Card will be cancelled and Your Check writing services, Cards or other Banking Services, as applicable, terminated effective with the closing of Your Account. You shall remain responsible for authorized charges that arise before or after such cancellation or termination. In the event of cancellation or termination for whatever reason, You shall promptly destroy all Checks and Cards. Failure to do so may result in a delay in Our complying with Your instructions regarding the disposition of assets.

B.10. Lawful Use
You agree to use Your Account, Card, and Checks only for lawful purposes. By entering into this Supplemental Services Agreement, You represent to Us that You are not now aware of any pending or threatened criminal proceedings that could result in losing any money in Your Account.

B.11. Accounts That are Not Consumer Accounts/ Non-Personal Accounts
If You are not a “consumer” as defined in Regulation E, none of Us is required to respond to Your questions about Transactions within the time periods specified in the section titled Electronic Fund Transfers and the limitations on Your liability for Unauthorized Transactions described above do not apply. Similarly, the parameters surrounding liability, confidentiality, and Documentation requirements with respect to Electronic Fund Transfers outlined above apply only with respect to Accounts established primarily for personal, family or household purposes.

B.12. Governing Law
Except where specified, this Supplemental Services Agreement with respect to PNC Bank, N.A. shall be governed by the laws of the Commonwealth of Pennsylvania and the United States of America, as amended, and with respect to the Bank of New York Mellon shall be governed by the laws of the state of New York and the United States of America, as amended.

B.13. Priority of Agreements
In the event of any conflict between this Agreement and any other agreement You have with Pershing and/or MBSC, this Supplemental Services Agreement will control with respect to Your Checks, Cards, ACH and any Transactions described herein.
B.14. Representations and Amendments
You agree that We shall have the right to amend this Supplemental Services Agreement at any time by sending notice of the amendment to You. An amendment shall be effective as of the date We establish. If We make any changes to this Supplemental Services Agreement that will affect You adversely (by increasing costs or liability to You, or limiting access to Your Account), We will notify You prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, You notify Us of Your intention to terminate Your Check writing privileges, Card or other Banking Services, as applicable. We reserve the right to make emergency changes for security reasons, without prior written notice to You.

B.15. Amendment and Modification of Agreement
I (we) agree that you or your successors or assigns may unilaterally, at anytime, change or modify the terms and conditions of this New Account Agreement by sending me notice of the change as required by law or regulation.

SECTION C – MISCELLANEOUS
C.1. Client Information
You understand additional restrictions may apply to the services and additional documentation may be required by applicable law or Our policies and procedures. You agree to promptly comply with any such restrictions and requests for additional documents.

C.2. Charges/Service Charges/Expenses
Pershing and/or MBSC may charge certain fees, including an annual fee, to Your Account for the financial services provided to You under this Supplemental Services Agreement. Your Account may also incur service charges based upon Account activity, items returned unpaid, stop payment orders, garnishments, levies, copies or images of cancelled Checks or for other Account Services related to Your Account. The fees and charges are set forth on the Dreyfus Lion Account Fee Schedule and they are subject to change upon notice to You, but advance notice will be provided if required by applicable law.

You agree to repay Pershing and/or MBSC all of Pershing’s and/or MBSC’s expenses, including attorneys’ fees and legal expenses, to collect money You owe Pershing, Administrator, Bank, and/or MBSC because of Your Account or for any dispute relating to Your Account.

C.3. Extraordinary Events
To the fullest extent allowable under law, We are not responsible and You agree not to hold Us liable for losses caused directly or indirectly by conditions beyond Our control, including, but not limited to: war, natural disaster, terrorism, government restriction, exchange or market rulings, strikes, interruptions of communications or data processing Services, news or analysts’ reports, market volatility or disruptions in orderly trading on any exchange or market.

C.4. Recording Conversations and Monitoring
Electronic Communications
For the parties’ mutual protection, You understand, agree, and expressly consent to Pershing’s, Administrator’s and Bank’s electronic recordation of any of Your telephone conversations with them and to Pershing’s, Administrator’s and Bank’s monitoring of Your electronic communications with them, including but not limited to e-mail and facsimile transmission.

C.5. Separability
If any provision or condition of this Supplemental Services Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this Supplemental Services Agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.

C.6. Headings Are Descriptive
The heading of each provision of this Supplemental Services Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

C.7. Scope and Transferability
This Supplemental Services Agreement shall cover all aspects of the Account with respect to Check writing privileges, Card services and associated ACH Transactions (via the Supplemental Services Agreement) and shall inure to the benefit of each of Our successors whether by merger, consolidation, or otherwise, and assigns, and each of Us may transfer Your Account to Our respective successors and assigns, and this Supplemental Services Agreement shall be binding upon Your heirs, executors, administrators, successors and assigns.

C.8. Pershing’s Rights to Terminate Account
You understand that Pershing may cease all Account Services provided to You for any reason, in its discretion, including but not limited to the following: (1) if You exceed Your Available Balance; or (2) if Pershing determines that Your
use of the Account is inconsistent with investment purposes; or (3) if Pershing shall determine that it no longer wishes to offer the Account Services or the Account to You. However, if Pershing ceases to offer the Account Services a prorated portion of the annual fee paid will be credited back to Your Account based on the number of months remaining. In the event the Account Services are terminated, the Account will be converted into a brokerage account that will remain subject to the remainder of The Lion Account Agreement.

C.9 Amendments
You agree that Pershing and/or the Banks shall have the right to amend this Supplemental Services Agreement by modifying or rescinding any of its existing provisions or by adding any new provision, at any time, by sending notice of the amendment to You. An amendment shall be effective as of the date established by Pershing. If Pershing or the Banks make any changes to this Supplemental Services Agreement that will affect You adversely (by increasing costs or liability to You, or limiting access to Your Account), Pershing and/or the Banks will notify You prior to the change as required by law. The change will automatically become effective unless, prior to the effective date, You notify Pershing of Your intention to terminate this Supplemental Services Agreement. Pershing and/or the Banks reserve the right to make emergency changes for security reasons, without prior written notice to You. You understand additional restrictions may apply to the Supplemental Services Agreement provided hereunder and additional documentation may be required by applicable law or Pershing's and/or the Banks policies and procedures. You agree to promptly comply with any such restrictions and requests for additional documents.

C.10. Arbitration Disclosures
THIS SUPPLEMENTAL SERVICES AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING THE ACCOUNT APPLICATION, WHICH INCORPORATES THIS SUPPLEMENTAL SERVICES AGREEMENT, YOU AND PERSHING AGREE AS FOLLOWS:

• EACH PARTY TO THIS BROKERAGE AGREEMENT IS GIVING UP THE RIGHT TO SUE EACH OTHER PARTY IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.

• ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY’S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.

• THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

• THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD, UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.

• THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.

• THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.

• THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS SUPPLEMENTAL SERVICES AGREEMENT.

C.11. Arbitration Agreement
ANY CONTROVERSY BETWEEN YOU AND PERSHING SHALL BE SUBMITTED TO ARBITRATION BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (I) THE CLASS CERTIFICATION IS DENIED; (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS SUPPLEMENTAL SERVICES AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

C.12. Entire Agreement
Supplemental Services Agreement. Sections A, B, and C of this Supplemental Services Agreement constitute and reflect the full and entire understanding between the parties with respect to the provisions therein, and there are no oral or other agreements in conflict therewith.
General Money Market Funds

Prospectus

General Money Market Fund, Inc. (GMMXX)  March 29, 2019

General Government Securities Money Market Fund (GGSXX)  March 29, 2019

General Treasury Securities Money Market Fund (GTAXX)  March 29, 2019

General Treasury and Agency Money Market Fund (DUIXX)  March 29, 2019

General Municipal Money Market Fund (GTMXX)  March 29, 2019

General California Municipal Money Market Fund (GCAXX)  March 29, 2019

General New York AMT-Free Municipal Money Market Fund (GNMXX)  March 29, 2019

General New Jersey Municipal Money Market Fund, Inc. (DNJXX)  March 29, 2019

As with all mutual funds, the Securities and Exchange Commission has not approved or disapproved these securities or passed upon the adequacy of this prospectus. Any representation to the contrary is a criminal offense.
Fund Summary

General Money Market Fund, Inc.

Investment Objective

The fund seeks as high a level of current income as is consistent with the preservation of capital.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
<thead>
<tr>
<th>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management fees</td>
</tr>
<tr>
<td>Distribution and/or Service (12b-1) fees</td>
</tr>
<tr>
<td>Other expenses (including shareholder services fees)</td>
</tr>
<tr>
<td>Total annual fund operating expenses</td>
</tr>
</tbody>
</table>

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund’s operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<table>
<thead>
<tr>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80</td>
<td>$249</td>
<td>$433</td>
<td>$966</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

To pursue its goal, the fund normally invests in a diversified portfolio of high quality, short-term, dollar-denominated debt securities, including: securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities; certificates of deposit, time deposits, bankers' acceptances and other short-term securities issued by domestic or foreign banks or thrifts or their subsidiaries or branches; repurchase agreements, including tri-party repurchase agreements; asset-backed securities; domestic and dollar-denominated foreign commercial paper; and other short-term corporate obligations, including those with floating or variable rates of interest; and dollar-denominated obligations issued or guaranteed by one or more foreign governments or any of their political subdivisions or agencies. The fund's investments are concentrated in the banking industry, because the fund normally invests at least 25% of its net assets in domestic or dollar-denominated foreign bank obligations.

The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums.
because of market conditions or other factors. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund's income level and/or share price:

- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **Credit risk.** Failure of an issuer of a security to make timely interest or principal payments when due, or a decline or perception of a decline in the credit quality of a security, can cause the security's price to fall. Although the fund invests only in high quality debt securities, the credit quality of the securities held by the fund can change rapidly in certain market environments, and the default or a significant price decline of a single holding could impair the fund's ability to maintain a stable net asset value.

- **Banking industry risk.** The risks generally associated with concentrating investments in the banking industry include interest rate risk, credit risk, and regulatory developments relating to the banking industry.

- **Foreign investment risk.** The risks generally associated with dollar-denominated foreign investments include economic and political developments, seizure or nationalization of deposits, imposition of taxes or other restrictions on payment of principal and interest.

- **U.S. Treasury securities risk.** A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity, but the market prices for such securities are not guaranteed and will fluctuate.

- **Government securities risk.** Not all obligations of the U.S. government, its agencies and instrumentalities are backed by the full faith and credit of the U.S. Treasury. Some obligations are backed only by the credit of the issuing agency or instrumentality, and in some cases there may be some risk of default by the issuer. Any guarantee by the U.S. government or its agencies or instrumentalities of a security held by the fund does not apply to the market value of such security or to shares of the fund itself. A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity.

- **Repurchase agreement counterparty risk.** The fund is subject to the risk that a counterparty in a repurchase agreement and/or, for a tri-party repurchase agreement, the third party bank providing payment administration, collateral custody and management services for the transaction, could fail to honor the terms of the agreement.

- **Liquidity fee and/or redemption gate risk.** The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund’s liquidity falls below required minimums because of unusual market conditions, an unusually high volume of redemption requests, redemptions by a few large investors, or other reasons. If a liquidity fee is imposed by the fund, it would reduce the amount you will receive upon the redemption of your shares. A "gate" will suspend your ability to redeem your shares while the gate is imposed and may prevent the fund from being able to pay redemption proceeds within the allowable time period stated in this prospectus.

### Performance

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class A shares from year to year. The table shows the average annual total returns of the fund's Class A shares over time. The fund's past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at [www.dreyfus.com](http://www.dreyfus.com).
Year-by-Year Total Returns as of 12/31 each year (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>12/31/09</th>
<th>12/31/10</th>
<th>12/31/11</th>
<th>12/31/12</th>
<th>12/31/13</th>
<th>12/31/14</th>
<th>12/31/15</th>
<th>12/31/16</th>
<th>12/31/17</th>
<th>12/31/18</th>
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<tbody>
<tr>
<td>Best Quarter</td>
<td>Q4, 2018: 0.42%</td>
<td></td>
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<tr>
<td>Worst Quarter</td>
<td>Q1, 2014: 0.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Average Annual Total Returns as of 12/31/18

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>1.33%</td>
<td>0.36%</td>
<td>0.21%</td>
</tr>
</tbody>
</table>

For the fund's current yield, call toll free 1-800-DREYFUS (inside the U.S. only).

Portfolio Management

The fund's investment adviser is The Dreyfus Corporation.

Purchase and Sale of Fund Shares

Investments in the fund are limited to accounts beneficially owned by natural persons.

In general, the fund's minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting www.dreyfus.com. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, or through a Retirement Plan (as defined below), you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.

Retirement Plans include qualified or non-qualified employee benefit plans, such as 401(k), 403(b)(7), Keogh, pension, profit-sharing and other deferred compensation plans, whether established by corporations, partnerships, sole proprietorships, non-profit entities, trade or labor unions, or state and local governments, but do not include IRAs (including, without limitation, traditional IRAs, Roth IRAs, Coverdell Education Savings Accounts, IRA "Rollover Accounts" or IRAs set up under Simplified Employee Pension Plans (SEP-IRAs), Salary Reduction Simplified Employee Pension Plans (SARSEPs) or Savings Incentive Match Plans for Employees (SIMPLE IRAs)).

Tax Information

The fund's distributions are taxable as ordinary income or capital gains, except when your investment is through an IRA, Retirement Plan or other U.S. tax-advantaged investment plan (in which case you may be taxed upon withdrawal of your investment from such account).

Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary's website for more information.
Fund Summary

General Government Securities Money Market Fund

Investment Objective
The fund seeks as high a level of current income as is consistent with the preservation of capital and maintenance of liquidity.

Fees and Expenses
This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
<thead>
<tr>
<th>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management fees</td>
</tr>
<tr>
<td>Distribution and/or Service (12b-1) fees</td>
</tr>
<tr>
<td>Other expenses (including shareholder services fees)</td>
</tr>
<tr>
<td><strong>Total annual fund operating expenses</strong></td>
</tr>
</tbody>
</table>

Example
The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<table>
<thead>
<tr>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$103</td>
<td>$322</td>
<td>$558</td>
<td>$1,236</td>
</tr>
</tbody>
</table>

Principal Investment Strategy
The fund pursues its investment objective by investing only in government securities (i.e., securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, including those with floating or variable rates of interest), repurchase agreements collateralized solely by government securities and/or cash, and cash. The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

The fund is a "government money market fund," as that term is defined in Rule 2a-7, and as such is required to invest at least 99.5% of its total assets in securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, repurchase agreements collateralized solely by cash and/or government securities, and cash. The fund normally invests at least 80% of its net assets in government securities and repurchase agreements collateralized solely by government securities (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash and/or repurchase agreements collateralized by cash). The securities in which the fund invests include those backed by the full faith and credit of the U.S. government, which include U.S. Treasury securities as well as securities issued by certain agencies of the U.S. government, and those that are neither insured nor guaranteed by the U.S. government.

Principal Risks
An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield
will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund currently is not permitted to impose a fee upon the sale of shares (a "liquidity fee") or temporarily suspend redemptions (a redemption "gate") under distressed conditions as some other types of money market funds are, and the fund's board has no intention to impose a liquidity fee or redemption gate. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund's income level and/or share price:

- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **U.S. Treasury securities risk.** A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity, but the market prices for such securities are not guaranteed and will fluctuate.

- **Government securities risk.** Not all obligations of the U.S. government, its agencies and instrumentalities are backed by the full faith and credit of the U.S. Treasury. Some obligations are backed only by the credit of the issuing agency or instrumentality, and in some cases there may be some risk of default by the issuer. Any guarantee by the U.S. government or its agencies or instrumentalities of a security held by the fund does not apply to the market value of such security or to shares of the fund itself. A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity.

- **Repurchase agreement counterparty risk.** The fund is subject to the risk that a counterparty in a repurchase agreement could fail to honor the terms of the agreement.

**Performance**

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class A shares from year to year. The table shows the average annual total returns of the fund's Class A shares over time. The fund's past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at [www.dreyfus.com](http://www.dreyfus.com).

<table>
<thead>
<tr>
<th>Year-by-Year Total Returns as of 12/31 each year (%)</th>
<th>Best Quarter</th>
<th>Worst Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.02 0.00 0.00 0.00 0.00 0.00 0.01 1.06</td>
<td>Q4, 2018: 0.37%</td>
<td>Q3, 2015: 0.00%</td>
</tr>
<tr>
<td>09 10 11 12 13 14 15 16 17 18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average Annual Total Returns as of 12/31/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
</tr>
<tr>
<td>1.06%</td>
</tr>
</tbody>
</table>

*For the fund’s current yield, call toll free 1-800-DREYFUS (inside the U.S. only).*

**Portfolio Management**

The fund's investment adviser is The Dreyfus Corporation.
**Purchase and Sale of Fund Shares**

In general, the fund's minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting www.dreyfus.com. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, or through a Retirement Plan (as defined below), you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.

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**Tax Information**

The fund's distributions are taxable as ordinary income or capital gains, except when your investment is through an IRA, Retirement Plan or other U.S. tax-advantaged investment plan (in which case you may be taxed upon withdrawal of your investment from such account).

**Payments to Broker-Dealers and Other Financial Intermediaries**

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Fund Summary

General Treasury Securities Money Market Fund
Investment Objective

The fund seeks as high a level of current income as is consistent with the preservation of capital and maintenance of liquidity.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

| Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment) |
|---------------------------------------------------|---------------------------------------------------|
| Management fees | 0.50 |
| Distribution and/or Service (12b-1) fees | 0.20 |
| Other expenses (including shareholder services fees) | 0.10 |
| Total annual fund operating expenses | 0.80 |

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<table>
<thead>
<tr>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$82</td>
<td>$255</td>
<td>$444</td>
<td>$990</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

The fund pursues its investment objective by investing only in U.S. Treasury securities (i.e., securities issued or guaranteed as to principal and interest by the U.S. government, including those with floating or variable rates of interest) and cash. The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

The fund is a "government money market fund," as that term is defined in Rule 2a-7, and as such is required to invest at least 99.5% of its total assets in securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, repurchase agreements collateralized solely by cash and/or government securities, and cash. The fund normally invests at least 80% of its net assets in U.S. Treasury securities (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash), and typically invests exclusively in U.S. Treasury securities.

The fund is managed so that income paid by the fund will be exempt from state and local taxes. Because rules regarding the state and local taxation of dividend income can differ from state to state, investors are urged to consult their tax advisers about the taxation of the fund's dividend income in their state and locality.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the
fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund currently is not permitted to impose a fee upon the sale of shares (a "liquidity fee") or temporarily suspend redemptions (a redemption "gate") under distressed conditions as some other types of money market funds are, and the fund's board has no intention to impose a liquidity fee or redemption gate. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund's income level and/or share price:

- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **U.S. Treasury securities risk.** A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity, but the market prices for such securities are not guaranteed and will fluctuate.

### Performance

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund’s Class A shares from year to year. The table shows the average annual total returns of the fund’s Class A shares over time. The fund’s past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at [www.dreyfus.com](http://www.dreyfus.com).

#### Year-by-Year Total Returns as of 12/31 each year (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>17</th>
<th>18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best Quarter</td>
<td>Q4, 2018: 0.38%</td>
<td>1.11</td>
<td>0.17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worst Quarter</td>
<td>Q3, 2015: 0.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Average Annual Total Returns as of 12/31/18

<table>
<thead>
<tr>
<th>Period</th>
<th>1 Year</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.11%</td>
<td>0.26%</td>
<td>0.13%</td>
</tr>
</tbody>
</table>

*For the fund's current yield, call toll free 1-800-DREYFUS (inside the U.S. only)*

### Portfolio Management

The fund's investment adviser is The Dreyfus Corporation.

### Purchase and Sale of Fund Shares

In general, the fund's minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting [www.dreyfus.com](http://www.dreyfus.com). If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, or through a Retirement Plan (as defined below), you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.
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**Tax Information**

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Fund Summary

General Treasury and Agency Money Market Fund
Investment Objective

The fund seeks a high level of current income consistent with stability of principal.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
<thead>
<tr>
<th>Annual Fund Operating Expenses</th>
<th>(expenses that you pay each year as a percentage of the value of your investment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management fees</td>
<td>0.50</td>
</tr>
<tr>
<td>Distribution and/or service (12b-1) fees</td>
<td>0.20</td>
</tr>
<tr>
<td>Other expenses</td>
<td>0.01</td>
</tr>
<tr>
<td>Total annual fund operating expenses</td>
<td>0.71</td>
</tr>
<tr>
<td>Fee waiver and/or expense reimbursement*</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Total annual fund operating expenses (after fee waiver and/or expense reimbursement)</td>
<td>0.70</td>
</tr>
</tbody>
</table>

*The fund’s investment adviser, The Dreyfus Corporation, has agreed in its investment management agreement with the fund to: (1) pay all of the fund’s expenses, except management fees, Rule 12b-1 fees and certain other expenses, including the fees and expenses of the non-interested board members and their counsel, and (2) reduce its fees pursuant to the investment management agreement in an amount equal to the fund’s allocable portion of the fees and expenses of the non-interested board members and their counsel (in the amount of .01% for the past fiscal year). These provisions in the investment management agreement may not be amended without the approval of the fund’s shareholders.

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund’s operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$72</td>
<td>$224</td>
<td>$390</td>
<td>$871</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

The fund pursues its investment objective by investing only in U.S. Treasury securities, repurchase agreements collateralized solely by U.S. Treasury securities or securities issued by U.S. government agencies that are backed by the full faith and credit of the U.S. government, and cash. The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

The fund is a "government money market fund," as that term is defined in Rule 2a-7, and as such is required to invest at least 99.5% of its total assets in securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, repurchase agreements collateralized solely by cash and/or government securities, and cash. The fund normally invests at least 80% of its net assets in U.S. Treasury securities and repurchase agreements collateralized solely by U.S. Treasury securities or securities issued by U.S. government agencies that are backed by the full faith and credit of the U.S. government (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash or repurchase agreements collateralized by cash), and typically invests exclusively in such securities.
**Principal Risks**

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund currently is not permitted to impose a fee upon the sale of shares (a "liquidity fee") or temporarily suspend redemptions (a redemption "gate") under distressed conditions as some other types of money market funds are, and the fund's board has no intention to impose a liquidity fee or redemption gate. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund's income level and/or share price:

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**Performance**

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<th>Year-by-Year Total Returns as of 12/31 each year (%)</th>
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<tr>
<td></td>
<td>Q4, 2018: 0.40%</td>
</tr>
<tr>
<td></td>
<td>Worst Quarter</td>
</tr>
<tr>
<td>0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.01 0.28 1.17</td>
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</tr>
<tr>
<td>09 10 11 12 13 14 15 16 17 18</td>
<td></td>
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</tbody>
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<thead>
<tr>
<th>Average Annual Total Returns as of 12/31/18</th>
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<tbody>
<tr>
<td>1 Year 5 Years 10 Years</td>
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<tr>
<td>1.17% 0.29% 0.15%</td>
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</table>

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**Portfolio Management**

The fund's investment adviser is The Dreyfus Corporation.
Purchase and Sale of Fund Shares

In general, the fund's minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting www.dreyfus.com. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, or through a Retirement Plan (as defined below), you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.

Retirement Plans include qualified or non-qualified employee benefit plans, such as 401(k), 403(b)(7), Keogh, pension, profit-sharing and other deferred compensation plans, whether established by corporations, partnerships, sole proprietorships, non-profit entities, trade or labor unions, or state and local governments, but do not include IRAs (including, without limitation, traditional IRAs, Roth IRAs, Coverdell Education Savings Accounts, IRA "Rollover Accounts" or IRAs set up under Simplified Employee Pension Plans (SEP-IRAs), Salary Reduction Simplified Employee Pension Plans (SARSEPs) or Savings Incentive Match Plans for Employees (SIMPLE IRAs)).

Tax Information

The fund's distributions are taxable as ordinary income or capital gains, except when your investment is through an IRA, Retirement Plan or other U.S. tax-advantaged investment plan (in which case you may be taxed upon withdrawal of your investment from such account).

Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary's website for more information.
Fund Summary

General Municipal Money Market Fund
Investment Objective

The fund seeks to maximize current income exempt from federal income tax, to the extent consistent with the preservation of capital and the maintenance of liquidity.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
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<tr>
<th>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</th>
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<tr>
<td>Management fees</td>
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<tr>
<td>Other expenses (including shareholder services fees)</td>
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<tr>
<td>Total annual fund operating expenses</td>
</tr>
</tbody>
</table>

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

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<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$62</td>
<td>$195</td>
<td>$340</td>
<td>$762</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

To pursue its goal, the fund normally invests substantially all of its net assets in short-term, high quality municipal obligations that provide income exempt from federal income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

Although the fund seeks to provide income exempt from federal income tax, income from some of the fund's holdings may be subject to the federal alternative minimum tax. In addition, the fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes that acceptable municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective.

The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of market conditions or other factors. Neither The Dreyfus Corporation nor its affiliates have a legal obligation
to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund’s income level and/or share price:

- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **Credit risk.** Failure of an issuer of a security to make timely interest or principal payments when due, or a decline or perception of a decline in the credit quality of a security, can cause the security's price to fall. Although the fund invests only in high quality debt securities, the credit quality of the securities held by the fund can change rapidly in certain market environments, and the default or a significant price decline of a single holding could impair the fund's ability to maintain a stable net asset value.

- **Municipal securities risk.** Municipal securities may be fully or partially backed or enhanced by the taxing authority of a local government, by the current or anticipated revenues from a specific project or specific assets, or by the credit of, or liquidity enhancement provided by, a private issuer. Special factors, such as legislative changes, and state and local economic and business developments, may adversely affect the yield and/or the fund's ability to maintain a stable net asset value.

- **Structured notes risk.** Structured notes, a type of derivative instrument, can be volatile, and the possibility of default by the financial institution or counterparty may be greater for these instruments than for other types of money market instruments. Structured notes typically are purchased in privately negotiated transactions from financial institutions and, thus, an active trading market for such instruments may not exist.

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### Performance

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund’s Class A shares from year to year. The table shows the average annual total returns of the fund’s Class A shares over time. The fund’s past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at [www.dreyfus.com](http://www.dreyfus.com).

<table>
<thead>
<tr>
<th>Year-by-Year Total Returns as of 12/31 each year (%)</th>
<th>Best Quarter</th>
<th>Worst Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.30 0.00 0.00 0.00 0.00 0.00 0.06 0.29 0.87</td>
<td>Q4, 2018: 0.27%</td>
<td>Q3, 2015: 0.00%</td>
</tr>
<tr>
<td>09 10 11 12 13 14 15 16 17 18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Average Annual Total Returns as of 12/31/18

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.87%</td>
<td>0.24%</td>
<td>0.15%</td>
</tr>
</tbody>
</table>

*For the fund’s current yield call toll-free 1-800-DREYFUS (inside the U.S. only).*

Portfolio Management

The fund's investment adviser is The Dreyfus Corporation.

Purchase and Sale of Fund Shares

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Tax Information

The fund anticipates that dividends paid by the fund generally will be exempt from federal income tax. However, the fund may realize and distribute taxable income and capital gains from time to time as a result of the fund’s normal investment activities.

Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary’s website for more information.
Fund Summary

General California Municipal Money Market Fund
Investment Objective

The fund seeks to maximize current income exempt from federal and California state income taxes, to the extent consistent with the preservation of capital and the maintenance of liquidity.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
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<th>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Management fees</td>
<td>0.50</td>
</tr>
<tr>
<td>Other expenses (including shareholder services fees)</td>
<td>0.30</td>
</tr>
<tr>
<td>Total annual fund operating expenses</td>
<td>0.80</td>
</tr>
</tbody>
</table>

Example

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<table>
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<th></th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$82</td>
<td>$255</td>
<td>$444</td>
<td>$990</td>
<td></td>
</tr>
</tbody>
</table>

Principal Investment Strategy

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal and California state income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

Although the fund seeks to provide income exempt from federal and California state income taxes, income from some of the fund's holdings may be subject to the federal alternative minimum tax. They fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes that acceptable California municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from California state income taxes.

The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may
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- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **Credit risk.** Failure of an issuer of a security to make timely interest or principal payments when due, or a decline or perception of a decline in the credit quality of a security, can cause the security's price to fall. Although the fund invests only in high quality debt securities, the credit quality of the securities held by the fund can change rapidly in certain market environments, and the default or a significant price decline of a single holding could impair the fund's ability to maintain a stable net asset value.

- **Municipal securities risk.** Municipal securities may be fully or partially backed or enhanced by the taxing authority of a local government, by the current or anticipated revenues from a specific project or specific assets, or by the credit of, or liquidity enhancement provided by, a private issuer. Special factors, such as legislative changes, and state and local economic and business developments, may adversely affect the yield and/or the fund's ability to maintain a stable net asset value.

- **Structured notes risk.** Structured notes, a type of derivative instrument, can be volatile, and the possibility of default by the financial institution or counterparty may be greater for these instruments than for other types of money market instruments. Structured notes typically are purchased in privately negotiated transactions from financial institutions and, thus, an active trading market for such instruments may not exist.

- **Tax risk.** To be tax-exempt, municipal obligations generally must meet certain regulatory requirements. If any such municipal obligation fails to meet these regulatory requirements, the interest received by the fund from its investment in such obligations and distributed to fund shareholders will be taxable.

- **State-specific risk.** The fund is subject to the risk that California's economy, and the revenues underlying its municipal obligations, may decline. Investing primarily in the municipal obligations of a single state makes the fund more sensitive to risks specific to that state and may entail more risk than investing in the municipal obligations of multiple states as a result of potentially less diversification.

- **Non-diversification risk.** The fund is non-diversified, which means that the fund may invest a relatively high percentage of its assets in a limited number of issuers. Therefore, the fund's performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund.

- **Liquidity fee and/or redemption gate risk.** The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of unusual market conditions, an unusually high volume of redemption requests, redemptions by a few large investors, or other reasons. If a liquidity fee is imposed by the fund, it would reduce the amount you will receive upon the redemption of your shares. A "gate" will suspend your ability to redeem your shares while the gate is imposed and may prevent the fund from being able to pay redemption proceeds within the allowable time period stated in this prospectus.

### Performance

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class A shares from year to year. The table shows the average annual total returns of the fund's Class A shares over time. The fund's past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at www.dreyfus.com.
### Year-by-Year Total Returns as of 12/31 each year (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>17</th>
<th>18</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.18</td>
<td></td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.28</td>
<td>0.11</td>
<td></td>
<td>0.70</td>
</tr>
</tbody>
</table>

**Best Quarter**
- Q4, 2016: 0.27%

**Worst Quarter**
- Q3, 2015: 0.00%

### Average Annual Total Returns as of 12/31/18

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>5 Years</th>
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<tr>
<td></td>
<td>0.70%</td>
<td>0.22%</td>
<td>0.13%</td>
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For the fund's current yield call toll-free 1-800-DREYFUS (inside the U.S. only).

### Portfolio Management

The fund's investment adviser is The Dreyfus Corporation.

### Purchase and Sale of Fund Shares

Investments in the fund are limited to accounts beneficially owned by natural persons.

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### Tax Information

The fund anticipates that dividends paid by the fund generally will be exempt from federal and California state personal income taxes. However, the fund may realize and distribute taxable income and capital gains from time to time as a result of the fund's normal investment activities.

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Fund Summary

General New York AMT-Free Municipal Money Market Fund

Investment Objective

The fund seeks to maximize current income exempt from federal, New York state and New York city income taxes, to the extent consistent with the preservation of capital and the maintenance of liquidity.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

| Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment) |
|--------------------------------------------------|--------------------------------------------------|
| Management fees                                  | 0.50                                             |
| Other expenses (including shareholder services fees) | 0.26                                             |
| Total annual fund operating expenses             | 0.76                                             |

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

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<tbody>
<tr>
<td>$78</td>
<td>$243</td>
<td>$422</td>
<td>$942</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal, New York state and New York city income taxes and the federal alternative minimum tax. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

The fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable New York municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from New York state or New York city income taxes.

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Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities with different interest rates. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may
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- **Tax risk.** To be tax-exempt, municipal obligations generally must meet certain regulatory requirements. If any such municipal obligation fails to meet these regulatory requirements, the interest received by the fund from its investment in such obligations and distributed to fund shareholders will be taxable.

- **State-specific risk.** The fund is subject to the risk that New York's economy, and the revenues underlying its municipal obligations, may decline. Investing primarily in the municipal obligations of a single state makes the fund more sensitive to risks specific to that state and may entail more risk than investing in the municipal obligations of multiple states as a result of potentially less diversification.

- **Non-diversification risk.** The fund is non-diversified, which means that the fund may invest a relatively high percentage of its assets in a limited number of issuers. Therefore, the fund's performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund.

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**Performance**

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class A shares from year to year. The table shows the average annual total returns of the fund's Class A shares over time. The fund's past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at [www.dreyfus.com](http://www.dreyfus.com).
Year-by-Year Total Returns as of 12/31 each year (%)

Best Quarter
Q4, 2018: 0.24%
Worst Quarter
Q3, 2015: 0.00%

Average Annual Total Returns as of 12/31/18

<table>
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<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.72%</td>
<td>0.18%</td>
<td>0.12%</td>
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Portfolio Management

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Purchase and Sale of Fund Shares

Investments in the fund are limited to accounts beneficially owned by natural persons.

In general, the fund’s minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting www.dreyfus.com. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.

Tax Information

The fund anticipates that dividends paid by the fund generally will be exempt from federal, New York state and New York city personal income taxes. However, the fund may realize and distribute taxable income and capital gains from time to time as a result of the fund’s normal investment activities.

Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary’s website for more information.
Fund Summary

General New Jersey Municipal Money Market Fund, Inc.
Investment Objective

The fund seeks as high a level of current income exempt from federal and New Jersey state income taxes as is consistent with the preservation of capital and the maintenance of liquidity.

Fees and Expenses

This table describes the fees and expenses that you may pay if you buy and hold shares of the fund.

<table>
<thead>
<tr>
<th>Annual Fund Operating Expenses (expenses that you pay each year as a percentage of the value of your investment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management fees</td>
</tr>
<tr>
<td>Other expenses (including shareholder services fees)</td>
</tr>
<tr>
<td>Total annual fund operating expenses</td>
</tr>
</tbody>
</table>

Example

The Example is intended to help you compare the cost of investing in the fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the fund for the time periods indicated and then hold or redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the fund's operating expenses remain the same. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<table>
<thead>
<tr>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$80</td>
<td>$249</td>
<td>$433</td>
<td>$966</td>
</tr>
</tbody>
</table>

Principal Investment Strategy

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal and New Jersey state income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

Although the fund seeks to provide income exempt from federal and New Jersey state income taxes, income from some of the fund's holdings may be subject to the federal alternative minimum tax. The fund also may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable New Jersey State municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from New Jersey state income taxes.

The fund is a money market fund subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

Principal Risks

An investment in the fund is not a bank deposit. It is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. The fund's yield will fluctuate as the short-term securities in its portfolio mature or are sold and the proceeds are reinvested in securities.
with different interest rates. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of market conditions or other factors. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time. The following are the principal risks that could reduce the fund's income level and/or share price:

- **Interest rate risk.** This risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value.

- **Credit risk.** Failure of an issuer of a security to make timely interest or principal payments when due, or a decline or perception of a decline in the credit quality of a security, can cause the security's price to fall. Although the fund invests only in high quality debt securities, the credit quality of the securities held by the fund can change rapidly in certain market environments, and the default or a significant price decline of a single holding could impair the fund's ability to maintain a stable net asset value.

- **Municipal securities risk.** Municipal securities may be fully or partially backed or enhanced by the taxing authority of a local government, by the current or anticipated revenues from a specific project or specific assets, or by the credit of, or liquidity enhancement provided by, a private issuer. Special factors, such as legislative changes, and state and local economic and business developments, may adversely affect the yield and/or the fund's ability to maintain a stable net asset value.

- **Structured notes risk.** Structured notes, a type of derivative instrument, can be volatile, and the possibility of default by the financial institution or counterparty may be greater for these instruments than for other types of money market instruments. Structured notes typically are purchased in privately negotiated transactions from financial institutions and, thus, an active trading market for such instruments may not exist.

- **Tax risk.** To be tax-exempt, municipal obligations generally must meet certain regulatory requirements. If any such municipal obligation fails to meet these regulatory requirements, the interest received by the fund from its investment in such obligations and distributed to fund shareholders will be taxable.

- **State-specific risk.** The fund is subject to the risk that New Jersey's economy, and the revenues underlying its municipal obligations, may decline. Investing primarily in the municipal obligations of a single state makes the fund more sensitive to risks specific to that state and may entail more risk than investing in the municipal obligations of multiple states as a result of potentially less diversification.

- **Non-diversification risk.** The fund is non-diversified, which means that the fund may invest a relatively high percentage of its assets in a limited number of issuers. Therefore, the fund's performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund.

- **Liquidity fee and/or redemption gate risk.** The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of unusual market conditions, an unusually high volume of redemption requests, redemptions by a few large investors, or other reasons. If a liquidity fee is imposed by the fund, it would reduce the amount you will receive upon the redemption of your shares. A "gate" will suspend your ability to redeem your shares while the gate is imposed and may prevent the fund from being able to pay redemption proceeds within the allowable time period stated in this prospectus.

**Performance**

The following bar chart and table provide some indication of the risks of investing in the fund. The bar chart shows changes in the performance of the fund's Class A shares from year to year. The table shows the average annual total returns of the fund's Class A shares over time. The fund's past performance is not necessarily an indication of how the fund will perform in the future. More recent performance information may be available at www.dreyfus.com.
Year-by-Year Total Returns as of 12/31 each year (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>17</th>
<th>18</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.70</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.09</td>
<td>0.06</td>
<td>0.14</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Best Quarter
Q4, 2018: 0.23%

Worst Quarter
Q3, 2015: 0.00%

Average Annual Total Returns as of 12/31/18

<table>
<thead>
<tr>
<th>Period</th>
<th>1 Year</th>
<th>5 Years</th>
<th>10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.70%</td>
<td>0.20%</td>
<td>0.12%</td>
</tr>
</tbody>
</table>

For the fund’s current yield, call toll free 1-800-DREYFUS (inside the U.S. only).

Portfolio Management

The fund’s investment adviser is The Dreyfus Corporation.

Purchase and Sale of Fund Shares

Investments in the fund are limited to accounts beneficially owned by natural persons.

In general, the fund’s minimum initial investment is $2,500 and the minimum subsequent investment is $100. You may sell (redeem) your shares on any business day by calling 1-800-DREYFUS (inside the U.S. only) or by visiting www.dreyfus.com. If you invested in the fund through a third party, such as a bank, broker-dealer or financial adviser, you may mail your request to sell shares to Dreyfus Institutional Department, P.O. Box 9882, Providence, Rhode Island 02940-8082. If you invested directly through the fund, you may mail your request to sell shares to Dreyfus Shareholder Services, P.O. Box 9879, Providence, Rhode Island 02940-8079.

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Payments to Broker-Dealers and Other Financial Intermediaries

If you purchase shares through a broker-dealer or other financial intermediary (such as a bank), the fund and its related companies may pay the intermediary for the sale of fund shares and related services. To the extent that the intermediary may receive lesser or no payments in connection with the sale of other investments, the payments from the fund and its related companies may create a potential conflict of interest by influencing the broker-dealer or other intermediary and your financial representative to recommend the fund over the other investments. This potential conflict of interest may be addressed by policies, procedures or practices adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Ask your financial representative or visit your financial intermediary’s website for more information.
Fund Details

Goal and Approach

Each fund is a money market mutual fund with a separate investment portfolio. The operations and results of one fund are unrelated to those of any other fund. This combined prospectus has been prepared for the convenience of investors so that investors can consider a number of investment choices in one document.

Each fund is a money market fund, subject to the maturity, quality, liquidity and diversification requirements of Rule 2a-7 under the Investment Company Act of 1940, as amended, and seeks to maintain a stable share price of $1.00.

General Government Securities Money Market Fund, General Treasury Securities Money Market Fund and General Treasury and Agency Money Market Fund each has been designated as a "government money market fund" (Government Funds). As Government Funds, each fund is required to invest at least 99.5% of its total assets in securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, repurchase agreements collateralized solely by cash and/or government securities, and cash.

General Money Market Fund, Inc., General Municipal Money Market Fund, General California Municipal Money Market Fund, General New York AMT-Free Municipal Money Market Fund and General New Jersey Municipal Money Market Fund, Inc. each has been designated as a "retail money market fund" (Retail Funds). As Retail Funds, investments in each fund are limited to accounts beneficially owned by natural persons. Each Retail Fund is limited to investing in high quality securities that The Dreyfus Corporation has determined present minimal credit risks.

Each fund is required to hold at least 30% of its assets in cash, U.S. Treasury securities, certain other government securities with remaining maturities of 60 days or less, or securities that can readily be converted into cash within five business days. Each fund also must maintain an average dollar-weighted portfolio maturity of 60 days or less and a maximum weighted average life to maturity of 120 days. In addition, each of General Money Market Fund, Inc., General Government Securities Money Market Fund, General Treasury Securities Money Market Fund and General Treasury and Agency Money Market Fund is required to hold at least 10% of its assets in cash, U.S. Treasury securities, or securities that can readily be converted into cash within one business day.

In response to liquidity needs or unusual market conditions, each fund may hold all or a significant portion of its total assets in cash for temporary defensive purposes. This may result in a lower current yield and prevent the fund from achieving its investment objective.

General Money Market Fund, Inc.

The fund seeks as high a level of current income as is consistent with the preservation of capital.

To pursue its goal, the fund normally invests in a diversified portfolio of high quality, short-term, dollar-denominated debt securities, including:

- securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities
- certificates of deposit, time deposits, bankers' acceptances and other short-term securities issued by domestic or foreign banks or thrifts or their subsidiaries or branches
- repurchase agreements, including tri-party repurchase agreements
- asset-backed securities
- domestic and dollar-denominated foreign commercial paper, and other short-term corporate obligations, including those with floating or variable rates of interest
- dollar-denominated obligations issued or guaranteed by one or more foreign governments or any of their political subdivisions or agencies
The fund’s investments are concentrated in the banking industry, because the fund normally invests at least 25% of its net assets in domestic or dollar-denominated foreign bank obligations.

**General Government Securities Money Market Fund**

The fund seeks as high a level of current income as is consistent with the preservation of capital and the maintenance of liquidity.

The fund pursues its investment objective by investing only in government securities (i.e., securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities, including those with floating or variable rates of interest), repurchase agreements collateralized solely by government securities and/or cash, and cash.

The fund normally invests at least 80% of its net assets in government securities and repurchase agreements collateralized solely by government securities (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash and/or repurchase agreements collateralized by cash). The securities in which the fund invests include those backed by the full faith and credit of the U.S. government, which include U.S. Treasury securities as well as securities issued by certain agencies of the U.S. government, and those that are neither insured nor guaranteed by the U.S. government. The repurchase agreements that the fund invests in may include tri-party repurchase agreements executed through a third party bank that provides payment administration, collateral custody and management services to the parties to the repurchase agreements.

**General Treasury Securities Money Market Fund**

The fund seeks as high a level of current income as is consistent with the preservation of capital and maintenance of liquidity.

The fund pursues its investment objective by investing only in U.S. Treasury securities (i.e., securities issued or guaranteed as to principal and interest by the U.S. government, including those with floating or variable rates of interest) and cash.

The fund normally invests at least 80% of its net assets in U.S. Treasury securities (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash), and typically invests exclusively in U.S. Treasury securities.

The fund is managed so that income paid by the fund will be exempt from state and local taxes. Because rules regarding the state and local taxation of dividend income can differ from state to state, investors are urged to consult their tax advisers about the taxation of the fund’s dividend income in their state and locality.

**General Treasury and Agency Money Market Fund**

The fund seeks a high level of current income consistent with stability of principal. This objective may be changed by the fund’s board, upon 60 days’ prior notice to shareholders.

The fund pursues its investment objective by investing only in U.S. Treasury securities, repurchase agreements collateralized solely by U.S. Treasury securities or securities issued by U.S. government agencies that are backed by the full faith and credit of the U.S. government, and cash.

The fund normally invests at least 80% of its net assets in U.S. Treasury securities and repurchase agreements collateralized solely by U.S. Treasury securities or securities issued by U.S. government agencies that are backed by the full faith and credit of the U.S. government, such as securities issued by the Government National Mortgage Association (i.e., under normal circumstances, the fund will not invest more than 20% of its net assets in cash or repurchase agreements collateralized by cash), and typically invests exclusively in such securities. The repurchase agreements that the fund invests in may include tri-party repurchase agreements executed through a third party bank that provides payment administration, collateral custody and management services to the parties to the repurchase agreements.

**General Municipal Money Market Fund**

The fund seeks to maximize current income exempt from federal income taxes, to the extent consistent with the preservation of capital and the maintenance of liquidity.

To pursue its goal, the fund normally invests substantially all of its net assets in short-term, high quality municipal obligations that provide income exempt from federal income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.
Although the fund seeks to provide income exempt from federal income taxes, income from some of the fund's holdings may be subject to the federal alternative minimum tax. The fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective.

**General California Municipal Money Market Fund**

The fund seeks to maximize current income exempt from federal and California state income taxes, to the extent consistent with the preservation of capital and the maintenance of liquidity.

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal and California state income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

Although the fund seeks to provide income exempt from federal and California state income taxes, income from some of the fund's holdings may be subject to the federal alternative minimum tax. The fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable California municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from California state income taxes.

The fund is non-diversified.

**General New York AMT-Free Municipal Money Market Fund**

The fund seeks to maximize current income exempt from federal, New York state and New York city income taxes, to the extent consistent with the preservation of capital and the maintenance of liquidity.

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal, New York state and New York city income taxes and the federal alternative minimum tax. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

The fund may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable New York municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from New York state or New York city income taxes.

The fund is non-diversified.

**General New Jersey Municipal Money Market Fund, Inc.**

The fund seeks as high a level of current income exempt from federal and New Jersey state income taxes, consistent with the preservation of capital and the maintenance of liquidity.

To pursue its goal, the fund normally invests at least 80% of its net assets in short-term, high quality municipal obligations that provide income exempt from federal and New Jersey state income taxes. The fund also may invest in high quality, short-term structured notes, which are derivative instruments whose value is tied to underlying municipal obligations.

Although the fund seeks to provide income exempt from federal and New Jersey state income taxes, income from some of the fund's holdings may be subject to the federal alternative minimum tax. The fund also may invest temporarily in high quality, taxable money market instruments, including when the portfolio manager believes acceptable New Jersey State municipal obligations are not available for investment. During such periods, the fund may not achieve its investment objective. In addition, a portion of the fund's assets may be invested in short-term, high quality municipal obligations that do not pay income that is exempt from New Jersey state income taxes.

The fund is non-diversified.

**Investment Risks**

An investment in a fund is not a bank deposit. It is not insured or guaranteed by the FDIC or any other government agency. You could lose money by investing in the fund. The fund's yield will fluctuate as the short-term securities in its
portfolios mature or are sold and the proceeds are reinvested in securities with different interest rates. Neither The Dreyfus Corporation nor its affiliates have a legal obligation to provide financial support to the fund, and you should not expect that The Dreyfus Corporation or its affiliates will provide financial support to the fund at any time.

Although each fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. Each of the Retail Funds may impose a fee upon the sale of shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of market conditions or other factors. The Government Funds currently are not permitted to impose liquidity fees or redemption gates, and the fund's board has no intention to impose a liquidity fee or redemption gate.

The following are the principal risks that could reduce a fund's income level and/or share price:

- **Interest rate risk.** Prices of fixed-income securities tend to move inversely with changes in interest rates. Interest rate risk refers to the decline in the prices of fixed-income securities that may accompany a rise in the overall level of interest rates. Risks associated with rising interest rates are heightened given that the Federal Reserve has raised the federal funds rate several times in recent periods and may continue to increase rates in the near future. A sharp and unexpected rise in interest rates could impair the fund's ability to maintain a stable net asset value. A low interest rate environment may prevent the fund from providing a positive yield or paying fund expenses out of fund assets and could impair the fund's ability to maintain a stable net asset value.

- **Liquidity risk.** When there is little or no active trading market for specific types of securities, it can become more difficult to sell the securities in a timely manner at or near their perceived value. In such a market, the value of such securities may fall dramatically, potentially impairing the fund's ability to maintain a stable net asset value. To meet redemption requests, the fund may be forced to sell securities at an unfavorable time and/or under unfavorable conditions, which may impair the fund's ability to maintain a stable net asset value.


- **Credit risk.** Failure of an issuer of a security to make timely interest or principal payments when due, or a decline or perception of a decline in the credit quality of a security, can cause the security's price to fall, lowering the value of the fund's investment in such security. Although the fund invests only in high quality debt securities, any of the fund's holdings could have its credit rating downgraded or could default. The credit quality and prices of the securities held by the fund can change rapidly in certain market environments, and the default or a significant price decline of a single holding could impair the fund's ability to maintain a stable net asset value.

**Risks Applicable to General Money Market Fund, Inc. only:**

- **Banking industry risk.** The risks generally associated with concentrating investments in the banking industry include interest rate risk, credit risk, and regulatory developments relating to the banking industry such as extensive governmental regulation and/or nationalization that affects the scope of their activities, the prices they can charge and the amount of capital they must maintain; adverse effects on profitability due to increases in interest rates or loan losses; severe price competition; and increased inter-industry consolidation and competition.

- **Foreign investment risk.** The risks generally associated with dollar-denominated foreign investments include economic and political developments, seizure or nationalization of deposits, imposition of taxes or other restrictions on payment of principal and interest. Additional risks associated with investments in foreign issuers include less liquidity, less developed or less efficient trading markets, lack of comprehensive company information, political and economic instability and differing auditing and legal standards. Some sovereign obligors have been among the world's largest debtors to commercial banks, other governments, international financial organizations and other financial institutions. These obligors, in the past, may have experienced substantial difficulties in servicing their external debt obligations, which led to defaults on certain obligations and the restructuring of certain indebtedness.

**Risks Applicable to Funds That May Invest in U.S. Treasury Securities and/or U.S. Government Securities:**

- **U.S. Treasury securities risk.** A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity, but the market prices for such securities are not guaranteed and will fluctuate. Because U.S. Treasury securities trade actively outside the United States, their prices may rise and fall as changes in global economic conditions affect the demand for these securities. In addition, such guarantees do not extend to shares of the fund itself.

- **Government securities risk.** Not all obligations of the U.S. government, its agencies and instrumentalities are backed by the full faith and credit of the U.S. Treasury. Some obligations are backed only by the credit of the issuing agency or instrumentality, and in some cases there may be some risk of default by the issuer. Any guarantee by the U.S.
government or its agencies or instrumentalities of a security held by the fund does not apply to the market value of such security or to shares of the fund itself. A security backed by the U.S. Treasury or the full faith and credit of the United States is guaranteed only as to the timely payment of interest and principal when held to maturity. In addition, because many types of U.S. government securities trade actively outside the United States, their prices may rise and fall as changes in global economic conditions affect the demand for these securities.

**Risks Applicable to Funds That May Enter Into Repurchase Agreements:**

- Repurchase agreement counterparty risk. The fund is subject to the risk that a counterparty in a repurchase agreement and/or, for a tri-party repurchase agreement, the third party bank providing payment administration, collateral custody and management services for the transaction, could fail to honor the terms of the agreement.

**Risks Applicable to Municipal Money Market Funds:**

- Municipal securities risk. Municipal securities may be fully or partially backed or enhanced by the taxing authority of a local government, by the current or anticipated revenues from a specific project or specific assets, or by the credit of, or liquidity enhancement provided by, a private issuer. Special factors, such as legislative changes, and state and local economic and business developments, may adversely affect the yield and/or value of the fund's investments in municipal securities. Other factors include the general conditions of the municipal securities market, the size of the particular offering, the maturity of the obligation and the rating of the issue. The municipal securities market can be susceptible to increases in volatility and decreases in liquidity. Liquidity can decline unpredictably in response to overall economic conditions or credit tightening. Increases in volatility and decreases in liquidity may be caused by a rise in interest rates (or the expectation of a rise in interest rates). Changes in economic, business or political conditions relating to a particular municipal project, municipality, or state, territory or possession of the United States in which the fund invests may impair the fund's ability to maintain a stable net asset value. Various types of municipal securities are often related in such a way that political, economic or business developments affecting one obligation could affect other municipal securities held by the fund.

- Structured notes risk. Structured notes, a type of derivative instrument, can be volatile, and the possibility of default by the financial institution or counterparty may be greater for these instruments than for other types of money market instruments. Structured notes typically are purchased in privately negotiated transactions from financial institutions and, thus, an active trading market for such instruments may not exist.

- Tax risk. To be tax-exempt, municipal obligations generally must meet certain regulatory requirements. If any such municipal obligation fails to meet these regulatory requirements, the interest received by the fund from its investment in such obligations and distributed to fund shareholders will be taxable.


- State-specific risk. The fund is subject to the risk that the state's economy, and the revenues underlying its municipal obligations, may decline. Investing primarily in the municipal obligations of a single state makes the fund more sensitive to risks specific to that state and may entail more risk than investing in the municipal obligations of multiple states as a result of potentially less diversification.

- Non-diversification risk. The fund is non-diversified, which means that the fund may invest a relatively high percentage of its assets in a limited number of issuers. Therefore, the fund's performance may be more vulnerable to changes in the market value of a single issuer or group of issuers and more susceptible to risks associated with a single economic, political or regulatory occurrence than a diversified fund.

**Risks Applicable to the Retail Funds:**

- Liquidity fee and/or redemption gate risk. The fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums because of unusual market conditions, an unusually high volume of redemption requests, redemptions by a few large investors, or other reasons. If a liquidity fee is imposed by the fund, it would reduce the amount you will receive upon the redemption of your shares. A "gate" will suspend your ability to redeem your shares while the gate is imposed and may prevent the fund from being able to pay redemption proceeds within the allowable time period stated in this prospectus. If the fund receives a liquidity fee, it is possible that it may return the fee to shareholders in the form of a distribution at a later time. When a fee or a gate is in place, the fund may elect to stop selling shares or to impose additional conditions on the purchase of shares.
Management

The investment adviser for the fund is The Dreyfus Corporation, 200 Park Avenue, New York, New York 10166. Founded in 1947, Dreyfus manages approximately $238 billion in 147 mutual fund portfolios. For the fiscal year ended November 30, 2018, each of the funds paid Dreyfus a management fee at the effective annual rate set forth in the table below.

<table>
<thead>
<tr>
<th>Name of Fund</th>
<th>Effective Management Fee (as a percentage of average daily net assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Money Market Fund, Inc.</td>
<td>.50</td>
</tr>
<tr>
<td>General Government Securities Money Market Fund</td>
<td>.50</td>
</tr>
<tr>
<td>General Treasury Securities Money Market Fund</td>
<td>.50</td>
</tr>
<tr>
<td>General Treasury and Agency Money Market Fund</td>
<td>.49</td>
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<tr>
<td>General Municipal Money Market Fund</td>
<td>.50</td>
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<tr>
<td>General California Municipal Money Market Fund</td>
<td>.50</td>
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<tr>
<td>General New York AMT-Free Municipal Money Market Fund</td>
<td>.50</td>
</tr>
<tr>
<td>General New Jersey Municipal Money Market Fund, Inc.</td>
<td>.50</td>
</tr>
</tbody>
</table>

A discussion regarding the basis for the board's approving each fund's management agreement with Dreyfus is available in each fund's annual report for the fiscal year ended November 30, 2018 (for General Treasury and Agency Money Market Fund, semiannual report for the six-month period ended May 31, 2018).

Dreyfus is the primary mutual fund business of The Bank of New York Mellon Corporation (BNY Mellon), a global investments company dedicated to helping its clients manage and service their financial assets throughout the investment lifecycle. Whether providing financial services for institutions, corporations or individual investors, BNY Mellon delivers informed investment management and investment services in 35 countries. BNY Mellon has $33.1 trillion in assets under custody and administration and $1.7 trillion in assets under management. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation. 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 services and global distribution companies. Additional information is available at www.bnymellon.com.

The Dreyfus asset management philosophy is based on the belief that discipline and consistency are important to investment success. For each fund, Dreyfus seeks to establish clear guidelines for portfolio management and to be systematic in making decisions. This approach is designed to provide each fund with a distinct, stable identity.

MBSC Securities Corporation (MBSC), a wholly-owned subsidiary of Dreyfus, serves as distributor of the fund and of the other funds in the Dreyfus Family of Funds. Any Rule 12b-1 fees and shareholder services fees, as applicable, are paid to MBSC for financing the sale and distribution of fund shares and for providing shareholder account service and maintenance, respectively. Dreyfus or MBSC may provide cash payments out of its own resources to financial intermediaries that sell shares of the Dreyfus Family of Funds or provide other services. Such payments are separate from any sales charges, 12b-1 fees and/or shareholder services fees or other expenses that may be paid by a fund to those financial intermediaries. Because those payments are not made by fund shareholders or the fund, the fund's total expense ratio will not be affected by any such payments. These payments may be made to financial intermediaries, including affiliates, that provide shareholder servicing, sub-administration, recordkeeping and/or sub-transfer agency services, marketing support and/or access to sales meetings, sales representatives and management representatives of the financial intermediary. Cash compensation also may be paid from Dreyfus' or MBSC's own resources to financial intermediaries for inclusion of a fund on a sales list, including a preferred or select sales list or in other sales programs. These payments sometimes are referred to as "revenue sharing." From time to time, Dreyfus or MBSC also may provide cash or non-cash compensation to financial intermediaries or their representatives in the form of occasional gifts; occasional meals, tickets or other entertainment; support for due diligence trips; educational conference sponsorships; support for recognition programs; technology or infrastructure support; and other forms of cash or non-cash compensation permissible under broker-dealer regulations. In some cases, these payments or compensation may create an incentive for a financial intermediary or its employees to recommend or sell shares of the fund to you. This potential conflict of interest may be addressed by policies, procedures or practices that are adopted by the financial intermediary. As there may be many different policies, procedures or practices adopted by different intermediaries to address the manner in which compensation is earned through the sale of investments or the provision of related services, the compensation rates and other payment arrangements that may apply to a financial intermediary and its representatives may vary by intermediary. Please contact your financial representative for details about any payments they or their firm may receive in connection with the sale of fund shares or the provision of services to the fund.
Class A shares of each fund except General Treasury and Agency Money Market Fund are subject to an annual shareholder services fee of up to 0.25% to reimburse the fund's distributor for shareholder account service and maintenance expenses. Class A shares of General Treasury and Agency Money Market Fund are subject to an annual Rule 12b-1 fee of up to 0.25% (currently limited by the fund's board to 0.20%) to compensate the fund's distributor for shareholder servicing activities and for activities and expenses primarily intended to result in the sale of Class A shares. Class A shares of General Money Market Fund, General Government Securities Money Market Fund and General Treasury Securities Money Market Fund are subject to an annual Rule 12b-1 fee of 0.20% of the value of the fund's average daily net assets attributable to Class A paid to the fund's distributor for distributing Class A shares, servicing shareholder accounts and advertising and marketing relating to Class A shares of the fund. Because these fees are paid out of the fund's assets on an ongoing basis, over time they will increase the cost of your investment and may cost you more than paying other types of sales charges.

The fund, Dreyfus and MBSC have each adopted a code of ethics that permits its personnel, subject to such code, to invest in securities, including securities that may be purchased or held by the fund. Each code of ethics restricts the personal securities transactions of employees, and requires portfolio managers and other investment personnel to comply with the code's preclearance and disclosure procedures. The primary purpose of the respective codes is to ensure that personal trading by employees is done in a manner that does not disadvantage the fund or other client accounts.
Shareholder Guide

Buying and Selling Shares

General Funds are designed primarily for people who are investing through a third party such as a bank, broker-dealer or financial adviser. Third parties with whom you open a fund account may impose policies, limitations and fees which are different than those described herein. Certain funds offer other classes of shares, which are described in separate prospectuses. Third parties purchasing fund shares on behalf of their clients determine which class of shares is suitable for their clients. Consult a representative of your plan or financial institution for further information.

Because the municipal funds seek tax-exempt income, they are not recommended for purchase in IRAs or other qualified retirement plans.

Each fund's portfolio securities are valued at amortized cost, which does not take into account unrealized gains or losses. As a result, portfolio securities are valued at their acquisition cost, adjusted over time based on the discounts or premiums reflected in their purchase price. Each fund uses this valuation method pursuant to Rule 2a-7 under the Investment Company Act of 1940, as amended, in order to be able to maintain a price of $1.00 per share.

When calculating its NAV, a fund compares the NAV using amortized cost to its NAV using available market quotations or market equivalents, which generally are provided by an independent pricing service approved by the fund's board. The pricing service's procedures are reviewed under the general supervision of the board.

Applicable to the Retail Funds:

Investments in the fund are limited to accounts beneficially owned by natural persons (i.e., human beings).

As a "retail" money market fund, the fund has adopted policies and procedures reasonably designed to limit all beneficial owners of the fund to natural persons. Natural persons may invest in the fund directly, jointly with other natural persons or through certain tax-advantaged savings accounts, trusts and other retirement and investment accounts, which may include, among others: participant-directed defined contribution plans; IRAs; custodial accounts; deferred compensation plans for government or tax-exempt organization employees; medical savings accounts; college savings plans; health savings account plans; ordinary trusts and estates of natural persons; or certain other retirement and investment accounts with ultimate investment authority held by the natural person beneficial owner, notwithstanding having an institutional decision maker making day to day decisions (e.g., a plan sponsor in certain retirement arrangements or an investment adviser managing discretionary investment accounts). If a shareholder account is identified as potentially not being beneficially owned by a natural person, and it cannot be established that the shareholder can be re-categorized, the shareholder will be contacted and requested to redeem its fund shares. If the shareholder is not responsive and/or does not redeem the shares as requested (typically within five business days of the request), the shares will be redeemed at the initiation of the fund. The fund and its agents will not be responsible for any loss in an investor's account or tax liability resulting from an involuntary redemption.

Financial intermediaries are required, to the extent that they hold investments in the fund, to ensure compliance of such investments with the terms and conditions for investor eligibility as set forth above. Such financial intermediaries will be expected to have policies and procedures that are reasonably designed to limit all beneficial owners of the fund on behalf of whom they place purchase orders to natural persons. The fund may involuntarily redeem shares held through intermediaries that do not assist the fund so that the fund may conclude that such shares are beneficially owned by natural persons. Financial intermediaries must promptly report to the fund the identification of any beneficial owner of shares of the fund that is not a natural person of which they are aware and promptly take steps to redeem any such shares of the fund.

How to Buy Shares

Applicable to all funds:

The fund's NAV is calculated on any day the New York Stock Exchange (NYSE) is open. In addition, the fund's NAV will be calculated on any day the NYSE is closed but the Federal Reserve Bank is open and the Securities Industry and Financial Markets Association (SIFMA) recommends that fixed income securities markets be open for the day or a
portion of the day. In the event the NYSE and fixed income securities markets are closed but the Federal Reserve Bank is open, General Money Market Fund, Inc. may, but is not required to, calculate its NAV and accept purchase and redemption requests.

The time at which the fund's NAV is calculated, and the trading deadline for orders "in proper form" (as defined below), is reflected in the table below. The fund reserves the right to change the time at which the fund's NAV is calculated and the trading deadline to an earlier time than stated below in the case of an emergency, if regular trading on the NYSE is restricted or closes early, the fixed income securities markets or the Federal Reserve Bank close early, or as otherwise permitted by the Securities and Exchange Commission.

<table>
<thead>
<tr>
<th>Name of Fund</th>
<th>Fund Calculation of NAV/Trading Deadline for Orders in Proper Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Money Market Fund, Inc.</td>
<td>5:00 p.m.</td>
</tr>
<tr>
<td>General Government Securities Money Market Fund</td>
<td>5:00 p.m.</td>
</tr>
<tr>
<td>General Treasury Securities Money Market Fund</td>
<td>3:00 p.m.</td>
</tr>
<tr>
<td>General Treasury and Agency Money Market Fund</td>
<td>5:00 p.m.</td>
</tr>
<tr>
<td>General Municipal Money Market Fund</td>
<td>3:00 p.m.</td>
</tr>
<tr>
<td>General California Municipal Money Market Fund</td>
<td>3:00 p.m.</td>
</tr>
<tr>
<td>General New York AMT-Free Municipal Money Market Fund</td>
<td>3:00 p.m.</td>
</tr>
<tr>
<td>General New Jersey Municipal Money Market Fund, Inc.</td>
<td>3:00 p.m.</td>
</tr>
</tbody>
</table>

All times are Eastern time.

Orders in proper form received and accepted by the fund or a financial intermediary that serves as agent for the fund by the time of day at which a fund calculates its NAV will become effective at the NAV determined on that day and shares purchased will receive the dividend declared on that day. An order to purchase shares received by the fund will be deemed to be "in proper form" if the fund receives "federal funds" or other immediately available funds promptly thereafter. Unless other arrangements have been agreed in advance, the fund generally expects to receive the funds within two hours after the order is received by the fund or a financial intermediary that serves as agent for the fund, or by the close of the Federal Reserve wire transfer system (normally, 6:00 p.m., Eastern time), whichever is earlier. Investors whose orders are received in proper form and accepted after the time of day at which a fund calculates its NAV will be priced, and will begin to accrue dividends, on the following business day.

Orders submitted through a financial intermediary that does not serve as an agent for the fund are priced at the fund's NAV next calculated after the fund receives the order in proper form from the intermediary and accepts it, which may not occur on the day the order is submitted to the intermediary.

If payment is not received within the appropriate time period, the fund reserves the right to cancel the purchase order at its discretion, and the investor would be liable for any resulting losses or expenses incurred by the fund or the fund's transfer agent, including interest charges.

The minimum initial and subsequent investment for regular accounts is $2,500 and $100, respectively. The minimum initial investment for Dreyfus-sponsored Retirement Plans or Dreyfus-sponsored IRAs (other than Coverdell Education Savings Accounts) is $750, with no minimum subsequent investment. The minimum initial investment for Dreyfus-sponsored Coverdell Education Savings Accounts is $500, with no minimum subsequent investment. Subsequent investments made through Dreyfus TeleTransfer are subject to a $100 minimum and a $150,000 maximum. All investments must be in U.S. dollars. Third-party checks, cash, travelers' checks or money orders will not be accepted. You may be charged a fee for any check that does not clear.

By Mail – Regular Accounts. To open a regular account, complete an application and mail it, together with a check payable to The Dreyfus Family of Funds, to the appropriate address below. To purchase additional shares in a regular account, mail a check payable to The Dreyfus Family of Funds (with your account number on your check), together with an investment slip, to the appropriate address below.

By Mail – IRA Accounts. To open an IRA account or make additional investments in an IRA account, be sure to specify the fund name and the year for which the contribution is being made. When opening a new account include a completed IRA application applicable to the type of IRA for which the investment is made, and when making additional investments include an investment slip. Make checks payable to The Dreyfus Family of Funds, and mail to the appropriate address below.

Mailing Address. If you are investing directly through the fund, mail to:
Dreyfus Shareholder Services  
P.O. Box 9879  
Providence, Rhode Island 02940-8079

If you are investing through a third party, such as a bank, broker-dealer or financial adviser, or in a Retirement Plan, mail to:

Dreyfus Institutional Department  
P.O. Box 9882  
Providence, Rhode Island 02940-8082

**Electronic Check or Wire.** To purchase shares by wire or electronic check, please call 1-800-DREYFUS (inside the U.S. only) for more information.

**Telephone or Online.** To purchase additional shares by telephone or online, you can call 1-800-DREYFUS (inside the U.S. only) or visit www.dreyfus.com to request your transaction. In order to do so, you must have elected the Dreyfus TeleTransfer Privilege on your account application or a Shareholder Services Form. See "Services for Fund Investors — Wire Redemption and Dreyfus TeleTransfer Privileges" for more information. Institutional Direct accounts are not eligible for online services.

**Automatically.** You may purchase additional shares by selecting one of Dreyfus' automatic investment services made available to the fund on your account application or service application. See "Services for Fund Investors-Automatic Services."

**How to Sell Shares**

You may sell (redeem) shares at any time. Your shares will be sold at the next NAV calculated after your order is received in proper form by the fund or a financial intermediary that serves as agent for the fund. For requests to redeem shares received in proper form by the time of day at which a fund calculates its NAV, shares will be priced at the NAV calculated on that day; for requests to redeem shares received after the time of day at which a fund calculates its NAV, shares will be priced at the NAV calculated on the following day. Any certificates representing fund shares being sold must be returned with your redemption request. Your order will be processed promptly.

If you request the fund to transmit your redemption proceeds to you by check, the fund expects that your redemption proceeds normally will be sent within two business days after your request is received in proper form. If you request the fund to transmit your redemption proceeds to you by wire via the Wire Redemption Privilege ($1,000 minimum) or electronic check via the Dreyfus TeleTransfer Privilege ($500 minimum), and the fund has your bank account information on file, the fund expects that your redemption proceeds normally will be wired within one business day or sent by electronic check within two business days, as applicable, to your bank account after your request is received in proper form. See "Services for Fund Investors — Wire Redemption and Dreyfus TeleTransfer Privileges" for more information. Payment of redemption proceeds may take longer than the number of days the fund typically expects and may take up to seven days after your order is received in proper form by the fund's transfer agent or other authorized entity, particularly during periods of stressed market conditions or very large redemptions or excessive trading.

The processing of redemptions may be suspended, and the delivery of redemption proceeds may be delayed beyond seven days, depending on the circumstances, for any period: (i) during which the NYSE is closed (other than on holidays or weekends), or during which trading on the NYSE is restricted; (ii) when an emergency exists that makes the disposal of securities owned by a fund or the determination of the fair value of the fund's net assets not reasonably practicable; or (iii) as permitted by order of the Securities and Exchange Commission for the protection of fund shareholders. For these purposes, the Securities and Exchange Commission determines the conditions under which trading shall be deemed to be restricted and an emergency shall be deemed to exist.

Additionally, the Retail Fund may impose a fee upon the sale of your shares (a "liquidity fee") or may temporarily suspend your ability to sell shares (a redemption "gate") if the fund's liquidity falls below required minimums. See "Potential Restrictions on Fund Redemptions—Fees and Gates" below for more information.

Before selling or writing a check against shares recently purchased by check, Dreyfus TeleTransfer or Automatic Asset Builder, please note that:

- if you send a written request to sell such shares, the fund may delay sending the proceeds for up to eight business days following the purchase of those shares or until the fund receives verification of clearance of the funds used to purchase such shares, whichever is earlier
- the fund will not honor redemption checks, or process wire, telephone, online or Dreyfus TeleTransfer redemption requests for up to eight business days following the purchase of those shares or until the fund receives verification of clearance of the funds used to purchase such shares, whichever is earlier
Under normal circumstances, each fund expects to meet redemption requests by using cash it holds in its portfolio or selling portfolio securities to generate cash. In addition, pursuant to an interfund lending order granted by the SEC, the funds, and certain other money market funds in the Dreyfus Family of Funds, may borrow money from certain money market funds in the Dreyfus Family of Funds for temporary or emergency purposes to meet redemption requests. The funds also reserve the right to pay redemption proceeds in securities rather than cash (i.e., "redeem in kind"), if the amount redeemed is large enough to affect fund operations or the redemption request is during stressed market conditions. Any securities distributed in-kind will remain exposed to market risk until sold, and you may incur taxable gain when selling the securities.

**By Mail - Regular Accounts.** To redeem shares in a regular account by mail, send a letter of instruction that includes your name, your account number, the name of the fund, the dollar amount to be redeemed and how and where to send the proceeds. Mail your request to the appropriate address below.

**By Mail - IRA Accounts.** To redeem shares in an IRA account by mail, send a letter of instruction that includes all of the same information for regular accounts and indicate whether the distribution is qualified or premature and whether the 10% TEFRA should be withheld. Mail your request to the appropriate address below.

**Mailing Address.** If you invested directly through the fund, mail to:

**Dreyfus Shareholder Services**  
P.O. Box 9879  
Providence, Rhode Island 02940-8079

If you invested through a third party, such as a bank, broker-dealer or financial adviser, or in a Retirement Plan, mail to:

**Dreyfus Institutional Department**  
P.O. Box 9882  
Providence, Rhode Island 02940-8082

A medallion signature guarantee is required for some written sell orders. These include:

- amounts of $10,000 or more on accounts whose address has been changed within the last 30 days
- requests to send the proceeds to a different payee or address
- amounts of $100,000 or more

A medallion signature guarantee helps protect against fraud. You can obtain one from most banks or securities dealers, but not from a notary public. For joint accounts, each signature must be guaranteed. Please call to ensure that your medallion signature guarantee will be processed correctly.

**Telephone or Online.** To redeem shares by telephone or online, call 1-800-DREYFUS (inside the U.S. only) or, for regular accounts, visit [www.dreyfus.com](http://www.dreyfus.com) to request your transaction.

By calling 1-800-DREYFUS (inside the U.S. only) you may speak to a Dreyfus representative and request that redemption proceeds be paid by check and mailed to your address of record (maximum $250,000 per day). For redemption requests made online through www.dreyfus.com or through Dreyfus Express® automated account access system, there is a $100,000 per day limit.

**Automatically.** You may sell shares in a regular account by completing a Dreyfus Automatic Withdrawal Form which you can obtain by calling 1-800-DREYFUS (inside the U.S. only), visiting [www.dreyfus.com](http://www.dreyfus.com) or contacting your financial representative. For instructions on how to establish automatic withdrawals to sell shares in an IRA account, please call 1-800-DREYFUS (inside the U.S. only) or contact your financial representative. See "Services for Fund Investors – Automatic Services."

**Potential Restrictions on Fund Redemptions—Fees and Gates**

**Applicable to each Retail Fund:**

If the fund's weekly liquid assets fall below 30% of its total assets, the fund's board, if it determines it is in the best interests of the fund, may impose liquidity fees of up to 2% of the value of the shares redeemed and/or redemption gates beginning as early as the same day. In addition, if the fund's weekly liquid assets fall below 10% of its total assets at the end of any business day, the fund must impose a 1% liquidity fee on shareholder redemptions, beginning on the next business day, unless the fund's board, including a majority of the board members who are not "interested persons" of the fund, determines that a lower or higher fee (not to exceed 2%), or no fee, is in the best interests of the fund. "Weekly liquid assets" include cash, government securities and securities readily convertible into cash within five business days. It is anticipated that the need to impose liquidity fees and redemption gates would occur very rarely, if at all, during times of extraordinary market stress.
Shareholders and financial intermediaries generally will be notified before a liquidity fee is imposed on the fund (although the fund's board, in its discretion, may elect otherwise). A liquidity fee would be imposed on all redemption requests (including redemptions by exchange into another fund) processed at the first NAV calculation following the announcement that the fund would impose a liquidity fee, which may be the same day. Liquidity fees generally would operate to reduce the amount an investor receives upon redemption of fund shares, including upon an exchange of fund shares for shares of another fund, although under certain arrangements through which an intermediary remits the liquidity fee to the fund and charges an investor directly the fund will pay gross redemption proceeds to the intermediary. Liquidity fee proceeds would generally be retained by the fund and may be used to assist the fund to restore its $1.00 share price. If the fund receives a liquidity fee, it is possible that it may return the fee to shareholders in the form of a distribution at a later time.

Shareholders and financial intermediaries will not be notified prior to the imposition of a redemption gate; however, financial intermediaries may be notified after the last NAV is calculated on the day the fund's board has made a decision to impose a redemption gate. Redemption requests (including redemptions by exchange into another fund) submitted while a redemption gate is imposed will be cancelled without further notice. If shareholders still wish to redeem their shares after a redemption gate has been lifted, they will need to submit a new redemption request at that time.

When a liquidity fee or a redemption gate is in place, the fund may elect to stop selling shares or to impose additional conditions on the purchase of shares.

The fund's board may, in its discretion, terminate a liquidity fee or redemption gate at any time if it believes such action to be in the best interest of the fund. In addition, a liquidity fee or redemption gate will automatically terminate at the beginning of the next business day once the fund's weekly liquid assets reach at least 30% of its total assets. Redemption gates may only last up to 10 business days in any 90-day period.

The imposition and termination of a liquidity fee or redemption gate would be announced on the fund's website (www.dreyfus.com). In addition, the fund will communicate such action through a disclosure supplement to this prospectus and may further communicate such action by other means.

The fund's board also may determine to permanently suspend redemptions and liquidate the fund if the fund, at the end of a business day, has less than 10% of its total assets invested in weekly liquid assets and the fund's board determines that it would not be in the best interests of the fund to continue operating. In the event that the board approves liquidation of the fund, Dreyfus will commence the orderly liquidation of the fund's portfolio securities, following which the fund's net assets will be distributed to shareholders pursuant to a plan of liquidation adopted by the board.

**General Policies**

Each fund and the funds' transfer agent are authorized to act on telephone or online instructions from any person representing himself or herself to be you and reasonably believed by the fund or the transfer agent to be genuine. You may be responsible for any fraudulent telephone or online order as long as the fund or the funds' transfer agent (as applicable) takes reasonable measures to confirm that the instructions are genuine.

All shareholder services and privileges offered to shareholders may be modified or terminated at any time, except as otherwise stated in a fund's Statement of Additional Information ("SAI"). Please see a fund's SAI for additional information on buying and selling shares, privileges and other shareholder services.

If you invest through a financial intermediary (rather than directly through the fund), the policies may be different than those described herein. For example, banks, brokers, Retirement Plans, financial advisers and financial supermarkets may charge transaction fees and may set different minimum investments or limitations on buying or selling shares. Please consult your financial representative.

Money market funds generally are used by investors for short-term investments, often in place of bank checking or savings accounts, or for cash management purposes. Investors value the ability to add and withdraw their funds quickly, without restriction. For this reason, although Dreyfus discourages excessive trading and other abusive trading practices, the funds have not adopted policies and procedures, or imposed redemption fees or other restrictions such as minimum holding periods, to deter frequent purchases and redemptions of fund shares. Dreyfus also believes that money market funds, such as the funds, are not typically targets of abusive trading practices. However, frequent purchases and redemptions of a fund's shares could increase the fund's transaction costs, such as market spreads and custodial fees, and may interfere with the efficient management of a fund's portfolio, which could detract from the fund's performance.

Each fund reserves the right to reject any purchase or exchange request in whole or in part. Funds in the Dreyfus Family of Funds that are not money market mutual funds have approved policies and procedures that are intended to discourage and prevent abusive trading practices in those mutual funds, which may apply to exchanges from or into a fund. If you plan to exchange your fund shares for shares of another Dreyfus fund, please read the prospectus of that other Dreyfus fund for more information.
Each fund also reserves the right to:

- change or discontinue fund exchanges, or temporarily suspend exchanges during unusual market conditions
- change its minimum investment amount

Each fund also may process purchase and sale orders and calculate its NAV on days that the fund's primary trading markets are open and the fund's management determines to do so.

**Small Account Policies**

To offset the relatively higher costs of servicing smaller accounts, General California Municipal Money Market Fund, General New York AMT-Free Municipal Money Market Fund and General New Jersey Municipal Money Market Fund, Inc. may charge regular accounts with balances below $2,000 an annual fee of $12. The fee generally will be imposed during the fourth quarter of each calendar year. No small account fee will be charged: any investor whose aggregate Dreyfus mutual fund investments total at least $25,000; accounts participating in automatic investment programs; and accounts opened through a financial institution.

With respect to any fund, if your account falls below $500, the fund may ask you to increase your balance. If it is still below $500 after 45 days (30 days for General California Municipal Money Market Fund and General New York AMT-Free Municipal Money Market Fund), the fund may close your account and send you the proceeds.

**Escheatment**

If your account is deemed "abandoned" or "unclaimed" under state law, the fund may be required to "escheat" or transfer the assets in your account to the applicable state's unclaimed property administration. The state may sell escheated shares and, if you subsequently seek to reclaim your proceeds of liquidation from the state, you may only be able to recover the amount received when the shares were sold. It is your responsibility to ensure that you maintain a correct address for your account, keep your account active by contacting the fund's transfer agent or distributor by mail or telephone or accessing your account through the fund's website at least once a year, and promptly cash all checks for dividends, capital gains and redemptions. The fund, the fund's transfer agent and Dreyfus and its affiliates will not be liable to shareholders or their representatives for good faith compliance with state escheatment laws.

**Distributions and Taxes**

Each fund earns dividends, interest and other income from its investments, and distributes this income (less expenses) to shareholders as dividends. Each fund also realizes capital gains from its investments, and distributes these gains (less any losses) to shareholders as capital gain distributions. Each fund ordinarily declares dividends from its net investment income on each day its NAV is calculated and normally pays dividends monthly and capital gain distributions, if any, annually. Fund dividends and capital gain distributions will be reinvested in the fund unless you instruct the fund otherwise. There are no fees or sales charges on reinvestments.

The taxable money market funds' distributions are taxable as ordinary income or capital gains (unless you are investing through an IRA, Retirement Plan or other U.S. tax-advantaged investment plan, in which case taxes may be deferred).

Each municipal money market fund anticipates that dividends paid by the fund generally will be exempt from federal income taxes. However, the fund may realize and distribute taxable income and capital gains from time to time as a result of the fund's normal investment activities. With respect to General California Municipal Money Market Fund, General New York AMT-Free Municipal Money Market Fund and General New Jersey Municipal Money Market Fund, Inc. for California state, New York state and city, and New Jersey state income tax purposes, respectively, distributions derived from interest on municipal securities of California, New York or New Jersey issuers, respectively, and from interest on qualifying securities issued by U.S. territories and possessions are generally exempt from tax. Distributions that are federally taxable as ordinary income or capital gains are generally subject to the respective state's personal income taxes.

The tax status of any distribution generally is the same regardless of how long you have been in the fund and whether you reinvest your distributions or take them in cash.

The tax status of your distributions will be detailed in your annual tax statement from the fund. Because everyone's tax situation is unique, please consult your tax adviser before investing.

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*Applicable to each Retail Fund:*
Because liquidity fees may be imposed on redemptions, including taxable exchanges into other funds, you may realize a gain or loss for tax purposes upon the redemption or exchange of fund shares. Generally, a shareholder of a money market fund, such as the fund, rather than realizing gain or loss upon each redemption or exchange of fund shares, may use a simplified method of accounting to annually recognize gain or loss (generally treated as short-term capital gain or loss) with respect to its shares in the fund, based on the changes in the aggregate value of the shareholder's shares in the fund during the computation period or periods (selected by the shareholder) comprising the shareholder's taxable year. Under prescribed rules, the change in value in the shareholder's fund shares for each computation period is adjusted appropriately to reflect any acquisitions and redemptions of fund shares by the shareholder during that computation period.

If a liquidity fee is imposed by the fund, it generally would reduce the amount you will receive upon the redemption of your shares, and would generally decrease the amount of any capital gain or increase the amount of any capital loss you will recognize with respect to such redemption. There is some degree of uncertainty with respect to the tax treatment of liquidity fees received by the fund, and such tax treatment may be the subject of future guidance issued by the Internal Revenue Service. If the fund receives liquidity fees, it will consider the appropriate tax treatment of such fees to the fund at such time.

Services for Fund Investors

The following services may be available to fund investors. If you purchase shares through a third party financial intermediary or in a Retirement Plan, the financial intermediary or Retirement Plan recordkeeper may impose different restrictions on these services and privileges, or may not make them available at all. Consult a representative of your financial intermediary or Retirement Plan for further information.

Automatic Services

Buying or selling shares automatically is easy with the services described below. With each service, you select a schedule and amount, subject to certain restrictions. For information, call 1-800-DREYFUS (inside the U.S. only) or your financial representative.

Dreyfus Automatic Asset Builder® permits you to purchase fund shares (minimum of $100 and maximum of $150,000 per transaction) at regular intervals selected by you. Fund shares are purchased by transferring funds from the bank account designated by you.

Dreyfus Payroll Savings Plan permits you to purchase fund shares (minimum of $100 per transaction) automatically through a payroll deduction.

Dreyfus Government Direct Deposit permits you to purchase fund shares (minimum of $100 and maximum of $50,000 per transaction) automatically from your federal employment, Social Security or other regular federal government check.

Dreyfus Dividend Sweep permits you to automatically reinvest dividends and distributions from the fund in shares of the same class, or another class in which you are eligible to invest, of another fund in the Dreyfus Family of Funds. Shares held through a Dreyfus-sponsored Coverdell Education Savings Account are not eligible for this privilege.

Dreyfus Auto-Exchange Privilege permits you to exchange at regular intervals your fund shares for shares of the same class, or another class in which you are eligible to invest, of another fund in the Dreyfus Family of Funds.

Dreyfus Automatic Withdrawal Plan permits you to make withdrawals (minimum of $50) on a specific day each month, quarter or semiannual or annual period, provided your account balance is at least $5,000.

Fund Exchanges

Generally, you can exchange shares worth $500 or more (no minimum for Dreyfus-sponsored Retirement Plans and Dreyfus-sponsored IRAs) into shares of the same class, or another class in which you are eligible to invest, of another fund in the Dreyfus Family of Funds. You can request your exchange by calling 1-800-DREYFUS (inside the U.S. only) or your financial representative. Be sure to read the current prospectus for any fund into which you are exchanging before investing. Any new account established through an exchange generally will have the same privileges as your original account (as long as they are available). There is currently no fee for exchanges, although you may be charged a sales load when exchanging into any fund that has one.

Your exchange request will be processed on the same business day it is received in proper form, provided that each fund is open at the time of the request (i.e., the request is received by the latest time each fund calculates its NAV for that business day). If the exchange is accepted at a time of day after one or both of the funds is closed (i.e., at a time after the
NAV for the fund has been calculated for that business day, the exchange will be processed on the next business day. See the SAI for more information regarding exchanges.

**Wire Redemption and Dreyfus TeleTransfer Privileges**

To redeem shares from your Dreyfus fund account with a phone call (for regular or IRA accounts) or online (for regular accounts only), use the Wire Redemption Privilege or the Dreyfus TeleTransfer Privilege. To purchase additional shares of your Dreyfus Fund account with a phone call (for regular or IRA accounts) or online (for regular accounts only), use the Dreyfus TeleTransfer Privilege. You can set up the Wire Redemption Privilege and Dreyfus TeleTransfer Privilege on your account by providing bank account information and following the instructions on your application or, if your account has already been established, a Shareholder Services Form which you can obtain by calling 1-800-DREYFUS (inside the U.S. only), visiting www.dreyfus.com or by contacting your financial representative. Shares held in a Coverdell Education Savings Account may not be redeemed through the Wire Redemption or Dreyfus TeleTransfer Privileges.

**Account Statements**

Every Dreyfus fund investor automatically receives regular account statements. You will also be sent a yearly statement detailing the tax characteristics of any dividends and distributions you have received.

**Checkwriting Privilege**

You may write redemption checks against your account in amounts of $500 or more. These checks are free; however, a fee will be charged if you request a stop payment or if the transfer agent cannot honor a redemption check due to insufficient funds or another valid reason. Please do not postdate your checks or use them to close your account.

**Dreyfus Express® Voice-Activated Account Access**

You can check your Dreyfus account balances, get fund price and performance information, order documents and much more, by calling 1-800-DREYFUS (inside the U.S. only) and using the Dreyfus Express® Voice-Activated System. You may also be able to purchase fund shares and/or transfer money between your Dreyfus Funds using Dreyfus Express®. Certain requests require the services of a representative.

**Dreyfus Advisor Services**

For investors with a minimum of $100,000 or more in investable assets, Dreyfus Advisor Services is a personalized asset management service. We welcome the opportunity to discuss what we can do, specifically for you. For more information, contact an advisor at 1-800-896-2645.

**Retirement Plans and IRAs**

Dreyfus offers a variety of Retirement Plans and IRAs (including traditional and Roth IRAs and Coverdell Education Savings Accounts). Here’s where you call for information:

- For traditional, rollover and Roth IRAs and Coverdell Education Savings Accounts, call 1-800-DREYFUS (inside the U.S. only)
- For SEP-IRAs, SARSEPs, SIMPLE IRAs and Retirement Plan accounts, call 1-800-358-0910
Financial Highlights

These financial highlights describe the performance of the fund's Class A shares for the fiscal periods indicated. "Total return" shows how much your investment in the fund would have increased (or decreased) during each period, assuming you had reinvested all dividends and distributions. These financial highlights have been derived from the fund's financial statements, which have been audited by Ernst & Young LLP (each fund except General Treasury and Agency Money Market Fund) or KPMG LLP (General Treasury and Agency Money Market Fund), each, an independent registered public accounting firm, whose report, along with the fund's financial statements, is included in the annual report, which is available upon request.

### General Money Market Fund

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<td>Per Share Data ($)</td>
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a Amount represents less than $.001 per share.

### General Government Securities Money Market Fund

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<td>Distributions:</td>
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<td>Dividends from investment income--net</td>
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<td>(.000)</td>
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<td>Ratios of net investment income to average net assets</td>
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<td>Net Assets, end of period ($ x 1,000)</td>
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<td>8,092</td>
<td>107,596</td>
<td>41,256</td>
<td>36,702</td>
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a Amount represents less than $.001 per share.
b Amount represents less than .01%.
### General Treasury Securities Money Market Fund

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<td>Investment Operations:</td>
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<tr>
<td>Investment income--net</td>
<td>.010</td>
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<td>Distributions:</td>
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<tr>
<td>Dividends from investment income--net</td>
<td>(.010)</td>
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<td>(.000)</td>
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<td>(.000)</td>
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<tr>
<td>Net asset value, end of period</td>
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<td>Ratio of total expenses to average net assets</td>
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<td>9,783</td>
<td>8,810</td>
<td>18,730</td>
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* Amount represents less than $.001 per share.
* Amount represents less than .01%.

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### General Treasury and Agency Money Market Fund

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<td>Per Share Data ($):</td>
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<tr>
<td>Net asset value, beginning of period</td>
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<td>Investment Operations:</td>
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<tr>
<td>Investment income--net</td>
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<td>.002</td>
<td>.000</td>
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<tr>
<td>Dividends from investment income--net</td>
<td>(.011)</td>
<td>(.002)</td>
<td>(.000)</td>
<td>(.000)</td>
<td>(.000)</td>
<td>(.000)</td>
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<tr>
<td>Net asset value, end of period</td>
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<td>1.00</td>
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<td><strong>Total Return (%):</strong></td>
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<td>Ratios/Supplemental Data (%):</td>
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<td>.72</td>
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<td>Ratio of net expenses to average net assets</td>
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<td>Ratio of net investment income to average net assets</td>
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<td>Net Assets, end of period ($ x 1,000)</td>
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<td>188,047</td>
<td>246,191</td>
<td>162,028</td>
<td>170,252</td>
<td>122,537</td>
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</table>

* The fund has changed its fiscal year end from October 31 to November 30.
* Amount represents less than $.001 per share.
* Not annualized.
* Amount represents less than .01%.
* Annualized.

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## Financial Highlights (cont'd)

### General Municipal Money Market Fund

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<td><strong>Per Share Data ($)</strong></td>
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<td>.000(^a)</td>
<td>.000(^a)</td>
<td>.000(^a)</td>
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<tr>
<td>Dividends from investment income--net</td>
<td>(.008)</td>
<td>(.003)</td>
<td>(.000(^a))</td>
<td>(.000(^a))</td>
<td>(.000(^a))</td>
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<tr>
<td><strong>Total Return (%)</strong></td>
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<td>.25</td>
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### Ratios/Supplemental Data (%):  

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<td>378,409</td>
<td>520,547</td>
<td>49,670</td>
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\(^a\) Amount represents less than $.001 per share.  
\(^b\) Amount represents less than .01%.

### General California Municipal Money Market Fund

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<td>.000(^a)</td>
<td>.000(^a)</td>
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<td>(.000(^a))</td>
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<td>(.000(^a))</td>
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### Ratios/Supplemental Data (%):  

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<td>.01</td>
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\(^a\) Amount represents less than $.001 per share.  
\(^b\) Amount represents less than .01%.
### General New York AMT-Free Municipal Money Market Fund

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<td>Investment Operations:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income--net</td>
<td>.007</td>
<td>.001</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
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<tr>
<td>Distributions:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends from investment income--net</td>
<td>(.007)</td>
<td>(.001)</td>
<td>(.000)&lt;sup&gt;a&lt;/sup&gt;</td>
<td>(.000)&lt;sup&gt;a&lt;/sup&gt;</td>
<td>(.000)&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td>Net asset value, end of period</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td><strong>Total Return (%)</strong></td>
<td>.68</td>
<td>.12</td>
<td>.02</td>
<td>.00&lt;sup&gt;b&lt;/sup&gt;</td>
<td>.00&lt;sup&gt;b&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

**Ratios/Supplemental Data (%):**

| Ratio of total expenses to average net assets | .76  | .74  | .70  | .71  | .70  |
| Ratio of net expenses to average net assets  | .76  | .72  | .38  | .13  | .17  |
| Ratio of net investment income to average net assets | .68  | .11  | .01  | .00<sup>b</sup> | .00<sup>b</sup> |
| Net Assets, end of period ($ x 1,000)        | 87,344 | 97,845 | 112,952 | 148,549 | 81,779 |

<sup>a</sup> Amount represents less than $.001 per share.
<sup>b</sup> Amount represents less than .01%.

### General New Jersey Municipal Money Market Fund, Inc.

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<td><strong>Per Share Data ($):</strong></td>
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<td>1.00</td>
<td>1.00</td>
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<tr>
<td>Investment Operations:</td>
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<tr>
<td>Investment income--net</td>
<td>.007</td>
<td>.001</td>
<td>.001</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.000&lt;sup&gt;a&lt;/sup&gt;</td>
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<td></td>
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<tr>
<td>Dividends from investment income--net</td>
<td>(.007)</td>
<td>(.001)</td>
<td>(.001)</td>
<td>(.000)&lt;sup&gt;a&lt;/sup&gt;</td>
<td>(.000)&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td>Net asset value, end of period</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td><strong>Total Return (%)</strong></td>
<td>.66</td>
<td>.14</td>
<td>.10</td>
<td>.00&lt;sup&gt;b&lt;/sup&gt;</td>
<td>.00&lt;sup&gt;b&lt;/sup&gt;</td>
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</table>

**Ratios/Supplemental Data (%):**

| Ratio of total expenses to average net assets | .78  | .77  | .70  | .64  | .64  |
| Ratio of net expenses to average net assets  | .78  | .74  | .37  | .19  | .22  |
| Ratio of net investment income to average net assets | .66  | .09  | .01  | .00<sup>b</sup> | .00<sup>b</sup> |
| Net Assets, end of period ($ x 1,000)        | 87,008 | 109,396 | 105,553 | 249,852 | 268,175 |

<sup>a</sup> Amount represents less than $.001 per share.
<sup>b</sup> Amount represents less than .01%.
For More Information

More information on each fund is available free upon request, including the following:

Annual/Semiannual Report
The funds' annual and semiannual reports describe the funds' performance, list portfolio holdings and contain a letter from the funds' manager discussing recent market conditions, economic trends and fund strategies that significantly affected the funds' performance during the period covered by the report. Each fund's most recent annual and semiannual reports are available at www.dreyfus.com.

Statement of Additional Information (SAI)
The SAI provides more details about a fund and its policies. A current SAI is available at www.dreyfus.com and is on file with the Securities and Exchange Commission (SEC). The SAI is incorporated by reference (and is legally considered part of this prospectus).

Portfolio Holdings
Dreyfus funds generally disclose, at www.dreyfus.com under Products, (1) complete portfolio holdings as of each month-end with a one month lag and as of each calendar quarter end with a 15-day lag; (2) top 10 holdings as of each month-end with a 10-day lag; and (3) from time to time, certain security-specific performance attribution data as of a month end, with a 10-day lag. From time to time a fund may make available certain portfolio characteristics, such as allocations, performance- and risk-related statistics, portfolio-level statistics and non-security specific attribution analyses, on request. Dreyfus money market funds generally disclose, also at www.dreyfus.com under Products, their complete schedule of holdings daily. A fund's portfolio holdings and any security-specific performance attribution data will remain on the website at least until the fund files its Form N-Q or Form N-CSR for the period that includes the dates of the posted holdings.

A complete description of the funds' policies and procedures with respect to the disclosure of a fund's portfolio securities is available in the fund's SAI and at www.dreyfus.com.

To Obtain Information
By telephone. Call 1-800-DREYFUS (inside the U.S. only)
By mail.
The Dreyfus Family of Funds
144 Glenn Curtiss Boulevard
Uniondale, NY 11556-0144
By E-mail. Send your request to info@dreyfus.com
On the Internet. Certain fund documents can be viewed online or downloaded from:
SEC:  http://www.sec.gov
Dreyfus:  http://www.dreyfus.com

This prospectus does not constitute an offer or solicitation in any state or jurisdiction in which, or to any person to whom, such offering or solicitation may not lawfully be made.
Dreyfus Brokerage Services takes great pride in the trust that our customers place in us. With that in mind, we want to tell you about our business continuity plan which documents how we will respond to a significant business disruption. Our plan is designed to enable us to promptly resume our business operations while providing you with ways to access your account information during our recovery period.

We maintain a business continuity plan that covers all aspects of the resumption of our business processes in the event of a significant disruption or emergency. Our plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier and contractor impact; regulatory reporting; and assuring our customers prompt access to their funds and securities. The plan is updated whenever there is a material change to our business, and it is subject to formal annual reviews, including business risk assessments. Changes to processes, products, or business environments are evaluated, and required modifications to the configuration of our recovery sites (described below) are performed. Current copies of our business continuity plan are maintained by various individuals at our firm.

As part of our business recovery plan, we maintain alternate business resumption sites for our employees that provide us with operational redundancy in the event of an emergency at our primary location. These facilities provide for the relocation of our employees so that we may resume processing operations and trading functions. Each employee’s workstation at our relocation sites is equipped with all the software, as well as all the telecommunication equipment, needed for each associate to continue to provide client service. Our alternate sites have centralized faxes and printer rooms where communications are controlled. We also employ telephone rollover technology whereby inbound calls and faxes are re-routed to the appropriate alternate business resumption site.

Whether we are affected by a firm only, single building, business district, citywide or regional disruption, our firm’s policy is clear: We will safeguard our employees’ lives, make immediate financial and operational assessments, and work to quickly recover and resume operations. In the event of an emergency, our goal is to restore operations and resume transacting business as soon as possible. During the recovery period, if you are not able to reach a representative at 1-800-THE-LION, you may be able to access your investments electronically using the following options:

- Visit our web site at www.dreyfus.com
- Call Lion Express, our automated voice response system, at 1-800-THE LION (1-800-843-5466)

Please note that before you can access your account through dreyfus.com, you will need to establish a user ID and password which may be obtained by contacting a representative at 1-800-THE-LION. For automated account access via Lion Express, you will need your account number and a PIN. When accessing Lion Express for the first time, you will need to obtain a PIN by providing the account number and certain additional information depending upon the type of account registration (e.g., individual, corporation, partnership, etc.). We urge you to take a moment today to make sure that you are able to access your account through dreyfus.com and/or Lion Express. This will help to ensure that you have access to your account in the unlikely event of a business disruption.

Regardless of all the effort put into our business continuity plan, we acknowledge that no plan for disaster recovery is infallible. Every emergency situation poses unique challenges, and the unpredictable nature and severity of disasters make it impossible to predict every scenario that could cause a disruption, thus precluding absolute preparedness in all circumstances. While our business continuity plan is tested periodically, such testing may not be able to replicate actual emergency conditions. Depending upon the emergency, we cannot guarantee that we will follow our plan’s stated course of action, and our business recovery plan is subject to modification without notice as conditions require. Also, certain situations may arise that affect the securities markets and/or the external service providers upon which we rely, and your transactions or requests for funds could be delayed during such a disruption. Please be assured that, in the event of a disaster, we will work as quickly as possible to provide you with the access to the excellent customer service that you have come to expect from Dreyfus Brokerage Services.
Pershing, LLC, which serves as clearing broker for your Lion account, also maintains a business continuity plan, including redundant data centers and alternate processing facilities, to address interruptions to its normal course of business. The plan is reviewed annually and updated as necessary.

The plan outlines the actions Pershing will take in the event of a building, city-wide, or regional incident, including relocating technology and operational personnel to preassigned alternate facilities. Technology data processing can also be switched to an alternate data center. All Pershing operational facilities are equipped for resumption of business and are tested several times per year.

In the event that Dreyfus Brokerage Services experiences a significant business interruption, you or your investment adviser may contact Pershing directly to process limited trade-related transactions, cash disbursements, and security transfers. Instructions to Pershing must be in writing and transmitted via facsimile at (201) 413-5368 or by postal service as follows:

**Pershing LLC**  
P.O. Box 2065 Jersey City, New Jersey 07303-2065

For additional information about how to request funds and securities when Dreyfus Brokerage Services, and your investment adviser, cannot be contacted due to a significant business interruption, please visit the About Pershing section of the Pershing web site at www.pershing.com or call (201) 413-3635 for recorded instructions. If you cannot access the instructions from the web site or the previously noted telephone number, Pershing may be contacted at (213) 624-6100, ext. 500, as an alternate telephone number for recorded instructions.
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.

This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission.

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.