

Subject: Take Action Now: Set up ACH repayments for your UC 403(b) Plan loan



Get Started Now: Log in to Fidelity NetBenefits at www.netbenefits.com to set up your ACH Loan Repayments

Important: To keep your UC 403(b) Plan loan in good standing, you must set up ACH (automatic bank) repayments by May 20, 2026.

Loan repayments are no longer being deducted from your paycheck. Instead, your loan repayments must be made using Fidelity's Automated Clearing House (ACH) service.

ACH repayment set up is now available in Fidelity NetBenefits at www.netbenefits.com. Take action today to continue your loan repayments.

What this means for you:

- You can now log in to Fidelity NetBenefits at www.netbenefits.com to add your bank information and choose your monthly ACH repayment (debit) date.
- Loan repayments deducted from your paycheck ended with paychecks **issued after April 8, 2026**.
- You will need to set up ACH loan repayments to continue repaying your loan. **Instructions are provided below.**
- If you are a bi-weekly pay employee, your repayment schedule has changed from bi-weekly to monthly.

Step 1: Provide or confirm and link your bank account information in Fidelity NetBenefits®.

You must either provide or confirm and link the following banking information on Fidelity NetBenefits® at www.netbenefits.com or by calling a Fidelity representative at **1-866-682-7787**:

- Name of bank or savings institution
- Name on checking or savings account
- Checking or savings account number
- Bank routing number

To link your bank account information, please follow these steps:

1. Log on to your Fidelity NetBenefits account at www.netbenefits.com
2. From the Home page, open the **Quick Links** drop-down icon next to your plan balance and choose **Bank/Tax Information**.
3. Below the section titled, "**Your bank account for making loan payments**," click the **Link bank account** button.
4. Enter your account type, bank routing number and bank account number.

Step 2: Select a recurring repayment date by May 20, 2026.

To select a recurring repayment date, follow these steps:

1. From your NetBenefits home page, find the **Quick Links** drop-down icon next to your plan balance and select **Loans or Withdrawals**.
2. Select **View Existing** or **Paid Loans**.
3. On the next screen, select **Set up recurring loan repayments** under the **Your Existing Loans** section and follow the remaining steps as prompted.

Additional repayment details:

- Going forward, all loan repayments will be made monthly, and if you have more than one loan, all loans must have the same monthly debit date.
- You must establish monthly ACH repayments as soon as possible to avoid falling behind on your loan.
- You have the flexibility to choose the day of the month you want to make your loan repayment.
- You can now select your monthly ACH loan repayment date in Fidelity NetBenefits at www.netbenefits.com or by calling a Fidelity representative at **1-866-682-7787**.

Other considerations:

Please note there can be a seven-day prenote authorization period, meaning that bank account information is generally verified in seven business days. Entering a monthly repayment date that is less than seven days away from the current date may result in the first monthly repayment occurring in the next month.

If you do not see your loan repayment taken from your bank account by the business day following the day of the month you selected, please call a Fidelity representative at **1-866-682-7787** as soon as possible. **You will receive confirmation in the mail once you add your banking information and recurring repayment date.**

You must schedule your recurring repayment date to start in May. This requires you to have entered your bank information and selected your recurring repayment date by May 20, 2026, or you may receive a loan delinquency notice and be required to make up the missed repayment to avoid a loan default. ACH setup is available now—please do not delay.

IMPORTANT: *You must supply Fidelity with your bank account information. Failure to establish your recurring ACH repayments may cause your loan to become overdue. If your overdue loan repayments are not paid by the end of the grace period, your loan will “default” and be treated as a taxable distribution for the outstanding loan balance. This makes your loan balance subject to income tax and possibly a 10% early withdrawal penalty. If your loan is treated as a default under IRS rules, the outstanding balance (including accrued interest) must be fully repaid before you are eligible to take a new loan.*

If you have questions about this transition or how to set up ACH loan repayments, please call a Fidelity representative at **1-866-682-7787**.

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