

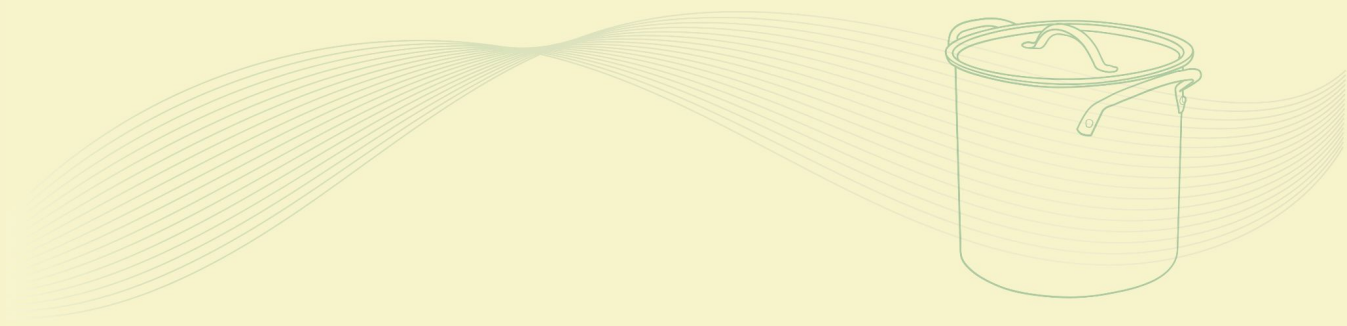
Meeting 3

Getting Started: Account Setup & First Trade

Sunday, September 28 · 1:30 - 3:00 PM PDT
North Portland Library - Large Community Room 2A

Agenda

1. Introductions
2. Topic overview
3. Guest presentation
4. Discussion + Q&A
5. Network



Updates

1. Focus pivot → Everything wealth-building!

a. Investing

b. Debt management

c. Income growth

d. Etc.

2. New Slack workspace (*private*)

3. Other new online spaces: Facebook Groups, Nextdoor, Meetup



Housekeeping

1. Sign in
2. Ask questions
3. Take notes
4. Be considerate
5. Restrooms in the hall (right side)





Lia de Queiroz, *founder*

- ★ Technical Coordinator at SCS Standards
- ★ UP graduate, Environmental Policy
- ★ Obsessed with side hustles & creative outlets





Zoë Oketch, *guest speaker*

- ★ Financial Analyst at Schrödinger
- ★ Willamette University MBA
- ★ Art lover & matcha enthusiast



Materials You'll Need...

- ★ The device you want to use for investing – Laptop, iPad, desktop, etc.
- ★ Your phone – verification step
- ★ Login and password for Fidelity (or other investing platform) – If you don't have an account yet, you can set one up later
- ★ Banking information
 - The login and password to the bank you want to use to fund
 - Bank's account number and routing number

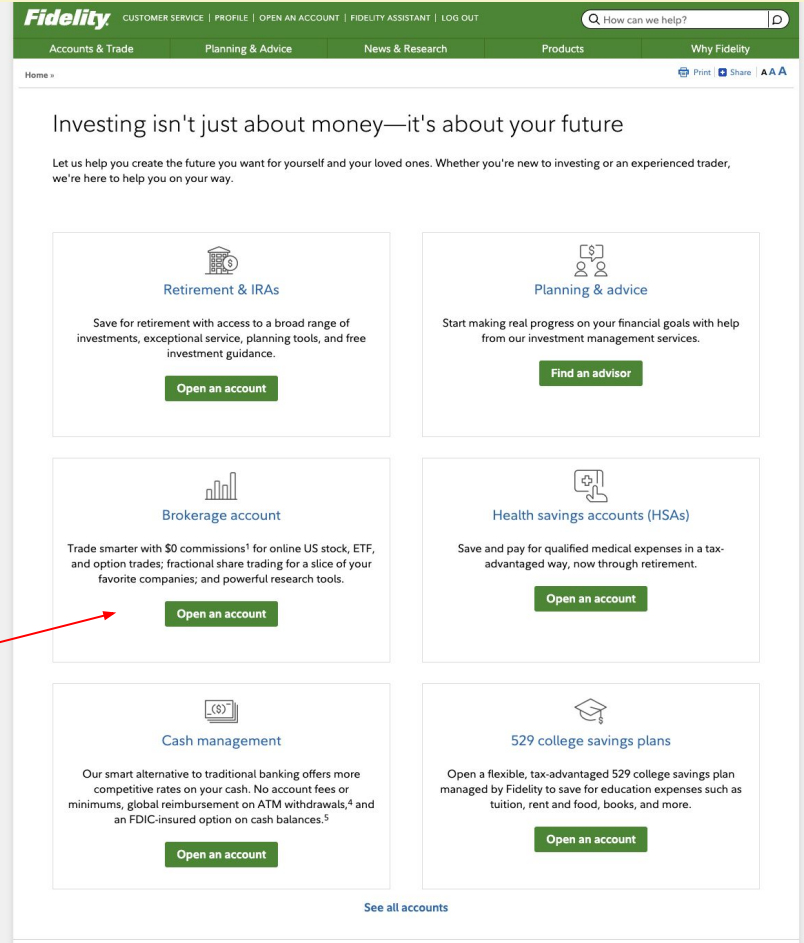


Selecting Your Account

★ Today's Selection: Brokerage Account – For general investing

★ Other Types

- 401k Retirement & IRAs
- Health savings accounts (HSAs)
- College savings plans (529)



The screenshot shows the Fidelity website's account selection page. The header includes the Fidelity logo, navigation links (CUSTOMER SERVICE, PROFILE, OPEN AN ACCOUNT, FIDELITY ASSISTANT, LOG OUT), a search bar, and a secondary navigation bar (Accounts & Trade, Planning & Advice, News & Research, Products, Why Fidelity). The main content area features a headline "Investing isn't just about money—it's about your future" and a sub-headline "Let us help you create the future you want for yourself and your loved ones. Whether you're new to investing or an experienced trader, we're here to help you on your way." Below this are six account type cards, each with an icon, title, description, and an "Open an account" button. A red arrow points to the "Brokerage account" card.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | FIDELITY ASSISTANT | LOG OUT

How can we help?

Accounts & Trade | Planning & Advice | News & Research | Products | Why Fidelity

Home »

Investing isn't just about money—it's about your future

Let us help you create the future you want for yourself and your loved ones. Whether you're new to investing or an experienced trader, we're here to help you on your way.

Retirement & IRAs

Save for retirement with access to a broad range of investments, exceptional service, planning tools, and free investment guidance.

[Open an account](#)

Retirement & advice

Start making real progress on your financial goals with help from our investment management services.

[Find an advisor](#)

Brokerage account

Trade smarter with \$0 commissions¹ for online US stock, ETF, and option trades; fractional share trading for a slice of your favorite companies; and powerful research tools.

[Open an account](#)

Health savings accounts (HSAs)

Save and pay for qualified medical expenses in a tax-advantaged way, now through retirement.

[Open an account](#)

Cash management

Our smart alternative to traditional banking offers more competitive rates on your cash. No account fees or minimums, global reimbursement on ATM withdrawals,⁴ and an FDIC-insured option on cash balances.⁵

[Open an account](#)

529 college savings plans

Open a flexible, tax-advantaged 529 college savings plan managed by Fidelity to save for education expenses such as tuition, rent and food, books, and more.

[Open an account](#)

[See all accounts](#)

Characteristics of the Brokerage Account

- ★ Flexible with broad eligibility – buy, sell, and hold a wide range of securities (stocks, ETFs, bonds, mutual funds, options, etc.)
- ★ You can have more than one – handy for investing in multiple goals
- ★ Funded with cash transfers, checks, or wire; withdrawals subject to settlement rules and taxes.



Open Your Account



Open an account

Let's open your brokerage account

Are you already a Fidelity customer?

Select Yes if you have a brokerage, IRA, 401(k), or other Fidelity account.

Yes

No

Opening an account takes just a few minutes.

- First, you'll need to log into your Fidelity account.
- Next, we'll fill your application with information from your existing profile.
- Finally, begin the process of transferring money into your account.

Exit

Next

Set Up Your Account

Fidelity | Open an account

Will this be an individual or joint account?

Account ownership

☒ Individual ☐ Joint

An individual account will only be owned by you and a joint account is one that will be shared with someone else.

[Exit](#) [Next](#)

Fidelity | Open an account

Take a moment to review and confirm your information

Account details

Account type Brokerage - The Fidelity Account® Individual

Your personal information [Edit](#)

Depositing Funds

Fidelity | Fund your account

How would you like to deposit funds?

Select a transfer method:

- ☒ **Link a bank account**
Add your bank information to fund your new account (same-day availability).
- ☐ **Use a digital payment app**
Link a PayPal or Venmo account (funds available in 1-2 days).
- ☐ **A bank wire**
Send same day before 4 p.m. Possible bank fee.

[Exit](#) [Back](#) [Continue](#)

Fidelity | Fund your account

Here's what you'll need

Linking a bank account is fast and secure. We'll only ask for a few things:

- A simple verification of your identity
- Your bank account's routing and account numbers (found on a check)
- In some cases, your online banking username and password (for a faster connection between the accounts)

[Exit](#) [Back](#) [Continue](#)

Where to Hold Your Funds?

Where your cash will be held

For your brokerage account you need a core position where your cash is held before further investment. Whichever option you choose, you can always access your funds when you need them.


Choose a core position

☒ Fidelity® Government Money Market Fund (SPAXX)

Your cash is invested in a mutual fund and earns daily dividends, which are paid to you monthly. As of September 19, 2025 the 7-day yield is 3.94%. Past performance is no guarantee of future results.

☐ Taxable Interest Bearing Cash Option (FCASH)

Your cash is held at Fidelity as a free credit balance and earns interest daily, which is paid to you monthly. As of September 20, 2025 the interest rate is 2.07%. Interest rates may change at any time.

[Learn more about core positions](#) 

Exit

Previous

Next

Money Market Fund (SPAXX) vs Taxable Interest Cash (FCASH)

- SPAXX — invests in short-term U.S. government securities, repurchase agreements, and similar instruments.
 - Low risk structure (FDIC insured)
 - Very liquid
- FCASH is a “free credit balance” / sweep / cash account option — an interest-bearing liability of the brokerage (i.e. uninvested cash that the brokerage holds and may use in its operations)
 - Not FDIC insured
 - Liquid
 - Opaque cash handling



Account Setup

Fidelity | Link a bank

Link a bank

How do you want to transfer money?

☒ **Electronic funds transfer (EFT)**
Send money between your linked accounts. Available in 1-3 days

☐ **Bank wire**
Send same day before 4pm. Possible bank fee.

Who owns this bank account?

☒ **Myself** ☐ Someone else

Is this bank a business account?

☐ Yes ☒ **No**

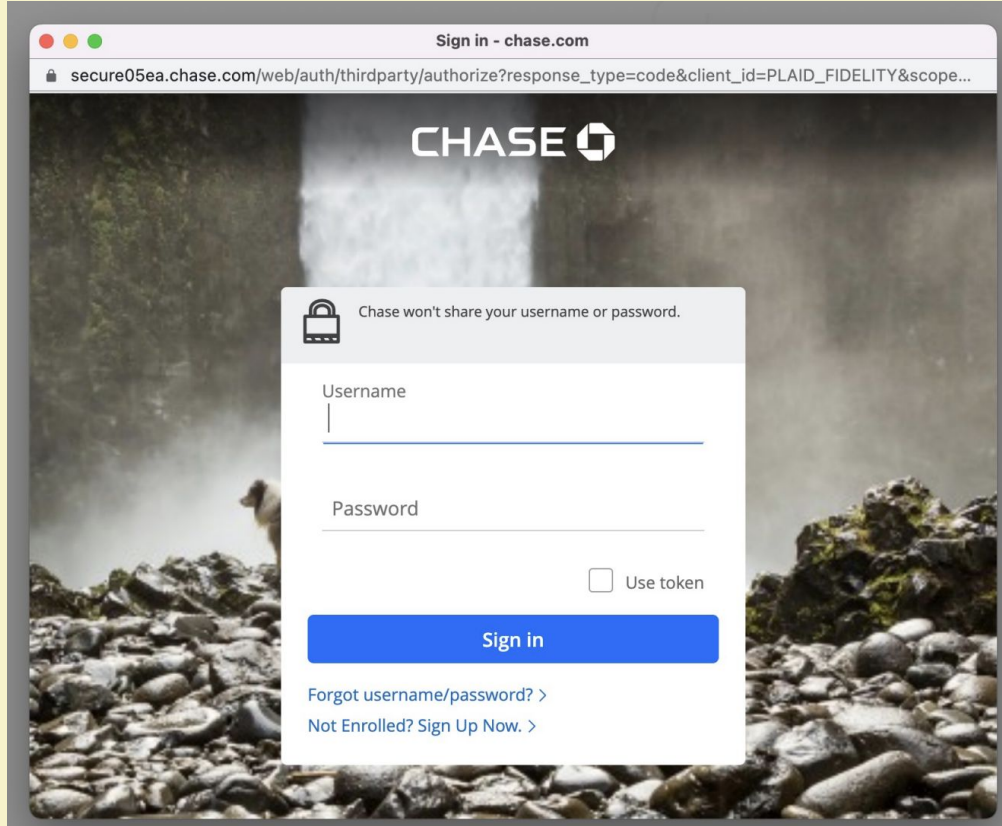
How do you want to add bank information?

☒ **Log into my bank account with Plaid**
Use Plaid to pull in your information for multiple bank accounts and we'll automatically link them to your eligible Fidelity accounts. [Learn more about Plaid](#)

☐ **Enter my bank information on my own**
Enter your bank information and then choose which eligible Fidelity accounts you'd like to link.
[Where do I find account and routing numbers?](#)

[Exit](#) [Continue](#)

Account Setup

A screenshot of a web browser showing the Chase sign-in page. The browser's address bar displays the URL: secure05ea.chase.com/web/auth/thirdparty/authorize?response_type=code&client_id=PLAID_FIDELITY&scope... The page features the Chase logo at the top. Below the logo is a sign-in form with fields for 'Username' and 'Password'. A checkbox labeled 'Use token' is positioned below the password field. A blue 'Sign in' button is located at the bottom of the form. Below the button are two links: 'Forgot username/password? >' and 'Not Enrolled? Sign Up Now. >'. A security notice at the top of the form states: 'Chase won't share your username or password.' The background of the page is a scenic image of a waterfall cascading over rocks.

★ Have your
account/routing
number(s) ready!



Account Setup

Fidelity | Link a bank



Success!

Your Bank of America accounts are now linked to your eligible Fidelity accounts.

Linked accounts

Your enabled accounts Individual (Z1100000)

[Why aren't all my accounts listed?](#)

Related actions



Transfer money

Send money to your recipient's account quickly and securely.



Manage banks and recipients

View, make changes, or delete your linked bank accounts and recipients.



Link another bank or recipient

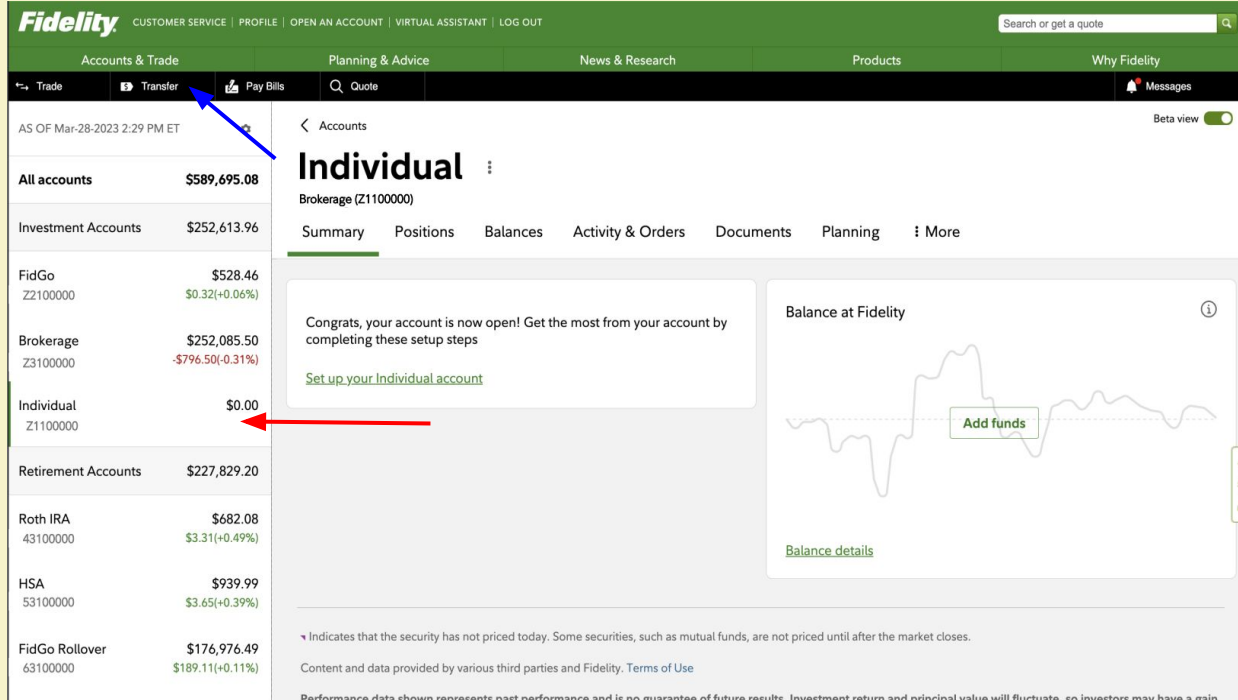
Need to link another bank or recipient? We'll take you there.

[Exit to portfolio summary](#)

★ Great! Now it's time to fund your account.



Fund Your Account



The screenshot shows the Fidelity website interface. At the top, there's a green navigation bar with links for CUSTOMER SERVICE, PROFILE, OPEN AN ACCOUNT, VIRTUAL ASSISTANT, and LOG OUT. Below this is a secondary navigation bar with tabs for Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. The 'Accounts & Trade' tab is active, and the 'Transfer' button is highlighted with a blue arrow. The main content area displays a list of accounts on the left and a detailed view of the 'Individual' account on the right. The 'Individual' account is currently at \$0.00, highlighted with a red arrow. The right side of the account view includes a congratulatory message, a link to 'Set up your Individual account', and a 'Balance at Fidelity' chart with an 'Add funds' button.

Account Type	Account Name	Balance	Change
All accounts		\$589,695.08	
Investment Accounts		\$252,613.96	
FidGo	Z2100000	\$528.46	\$0.32(+0.06%)
Brokerage	Z3100000	\$252,085.50	-\$796.50(-0.31%)
Individual	Z1100000	\$0.00	
Retirement Accounts		\$227,829.20	
Roth IRA	43100000	\$682.08	\$3.31(+0.49%)
HSA	53100000	\$939.99	\$3.65(+0.39%)
FidGo Rollover	63100000	\$176,976.49	\$189.11(+0.11%)

- ★ You will see all of your accounts (if you have more than one) including your new one!
- ★ Click on “Transfer” for easy access



Fund Your Account

Fidelity | Move money

Let's start with the basics

Which account do you want to move money from?

From ▾

[View your bank details](#)

Where will the money be transferred to?

Delivery times can vary depending on the transfer method that's selected. [See estimated delivery times](#)

To ▾


Est. delivery time: 1–3 business days

Total account value

\$0.00

Enter your transfer details

Frequency ▾

Date 

Amount

Transaction limit

\$250,000.00

[Exit to portfolio summary](#)

[Continue](#)

- ★ Transfer funds from any linked bank to accounts.
- ★ For this demo, we'll start with \$10 since it's available immediately; larger amounts take 1–3 days.
- ★ After completing the transfer, return to the portfolio summary page.



Choose Your Investments

The screenshot shows the Fidelity website interface. At the top, there's a green header with the Fidelity logo and navigation links: CUSTOMER SERVICE, PROFILE, OPEN AN ACCOUNT, VIRTUAL ASSISTANT, and LOG OUT. A search bar is on the right. Below the header, a dark green navigation bar contains tabs: Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. Under 'Accounts & Trade', there are sub-tabs: Trade (highlighted with a blue arrow), Transfer, Pay Bills, Quote, and Messages. The main content area is titled 'Accounts' and shows a list of accounts on the left and details for the 'Individual' account on the right. The account list includes 'All accounts' (\$589,695.08), 'Investment Accounts' (\$252,613.96), 'FidGo' (\$528.46), 'Brokerage' (\$252,085.50), 'Individual' (\$0.00, highlighted with a red arrow), 'Retirement Accounts' (\$227,829.20), 'Roth IRA' (\$682.08), 'HSA' (\$939.99), and 'FidGo Rollover' (\$176,976.49). The 'Individual' account details show a congratulatory message, a link to 'Set up your Individual account', a line graph titled 'Balance at Fidelity' with an 'Add funds' button, and a 'Balance details' link. A feedback button is on the right side of the graph.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

Accounts & Trade Planning & Advice News & Research Products Why Fidelity

Trade Transfer Pay Bills Quote Messages

AS OF Mar-28-2023 2:29 PM ET

Accounts Beta view

Individual Brokerage (Z1100000)

Summary Positions Balances Activity & Orders Documents Planning More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

Balance details

Feedback

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain

- ★ Next up—choosing your investments! Start by opening your new account (or the account where you'll be making your selections)
- ★ Once inside, click on "Trade"



Choose Your Investments

★ Mutual Funds

- A mutual fund is a professionally managed collection of stocks, bonds, or other investments
- Options include target date funds (adjust risk over time), index funds (track a market index), and thematic funds (focus on specific interests)

★ ETFs

- An exchange-traded fund (ETF) is a collection of investments that trades throughout the day like a stock.
- ETFs usually have no minimum investment, unlike many mutual funds, and thousands are available on U.S. exchanges.

★ Stocks

- Buying a stock is like buying an individual piece of a specific company.



Contact

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Next steps

- ★ **Meeting 4:** _____
 - ★ **Date / Time:** Sunday, October 12, 1 PM - 2:30 PM
 - ★ **Location:** North Portland Library - Large Community Room 2A
 - ★ **Topic:** Building Your Side Hustle
 - ★ **Speaker:** *TBD*
- ★ **Meeting 5** = last of 2025
 - ★ **Date / Time:** Sunday, November 30, 1:30 PM - 3 PM
 - ★ **Details:** *TBD*
- ★ Newsletter email with summary and slides



Speaker Interest Form



Member Feedback Survey



Source

★ [Fidelity – Women Talk Money](#)

