

Client Brokerage Account Service Fees

Account Service Fees	Amount	Frequency
Annual Qualified Plan Maintenance Fees		
NFS Traditional IRA, Rollover IRA, Roth IRA, Beneficiary Distribution Account IRA, SEP IRA, SIMPLE IRA Prototypes (Mutual Fund Advantage)	\$10.00	Annual
NFS Traditional IRA, Rollover IRA, Roth IRA, Beneficiary Distribution Account IRA, SEP IRA, SIMPLE IRA Prototypes (Non-Mutual Fund Advantage)	\$35.00	Annual
NFS Profit Sharing, Money Purchase Pension and Individual 401(k) Plan Prototypes	\$35.00	Annual
Transfer Fees		
Outgoing Account Transfer Fee	\$125.00	Per Event
DRS (Direct Registration System) Transfer	\$20.00	Per Event
Transfer & Ship (Non-DRS Eligible)	\$550.00	Per Event
General Account Maintenance Fees		
Inactive Account Fee - Retail Brokerage Accounts	\$50.00	Annual
Quarterly Paper Document Fee	\$5.00	Quarterly
Retirement Account Termination	\$125.00	Per Event
Fed Funds Wire Transfer	\$20.00	Per Event
Overnight Delivery	\$20.00	Annual
Check Stop Payment	\$20.00	Per Event
Insufficient Funds (Return Check/ACH Debit)	\$25.00	Annual
990T Service Fee	\$75.00	Per Event
Share Class Conversion Fee	\$4.00	Per Event

Account Service Fees	Amount	Frequency
Physical Certificate Fees		
Certificate Safekeeping (per Certificate)*	\$20.00	Monthly
Legal Transfer	\$200.00	Per Event
Legal Return	\$100.00	Per Event
Physical Reorganization	\$200.00	Per Event
Margin Fees		
Trade Extension	\$15.00	Per Event
Mailgrams	\$10.00	Per Event
Select Access Check Writing Fees		
Cash Management Capable (ACH + Bill Pay)	\$10.00	Year
Add debit card to Cash Management	\$5.00	Year
Add a checkbook to Cash Management	\$5.00	Year
Non-Business Check Book Fee	None	N/A
Business Check Book Fee	\$35.00	Per Event
ATM Fee	\$1.00	Per Event
Check Return Fee	\$15.00	Per Event
Copy of Check	\$2.50	Per Event
Bill Pay Insufficient Fund Fee	\$20.00	Per Event
Share Class Conversion Fee	\$4.00	Per Event
Premier Access Check Writing Fees		
Premier Access Annual Fee	\$100.00	Year
Metal Card	\$10.00	Year
Non-Business Check Book Fees	None	N/A
Business Check Book Fees	\$35.00	Per Event
Check Return Fee	\$15.00	Per Event
Copy of Check	\$2.50	Per Event
Bill Pay Insufficient Fund Fee	\$20.00	Per Event
Bill Pay Copy of Check Fee	\$20.00	Per Event

*Covers deposit, custody, and withdrawal.

Trading Fees	Commission and Fees	Frequency
Equities or Exchange Traded ETFs - \$1,000 and greater	\$30.00	Per Trade
Equities or Exchange Traded ETFs - \$0 - \$999.99	\$19.50	Per Trade
Fixed Income (Muni, Corporate Bonds, Government Bonds)	\$30.00	Per Trade
Activity Assessment Fee	From \$0.01 to \$0.03 per \$1,000.00 of principal	Per Sell
Mutual Funds	Commission and Fees	Frequency
A Share and C Share Mutual Funds	Concession fee/Front Sales Load	Per Buy
Mutual Fund Advantage (MFA)	Concession fee/Sales Load	Per Buy
Mutual Fund Exchange	\$5.00	Per Sell
Mutual Fund No-Load	\$40.00	Per Trade
No Transaction Fees Mutual Fund (NTF)	N/A	Per Trade
UIT	Commission and Fees	Frequency
UIT Sales Load (Waived on Buy)	1% of Principal - Assessed on Buy if Sales Load is waived. Assessed on Sell if UIT is sold before termination date.	Per Trade
UIT Sales Load (Not Waived on Buy)	Buy - Sales Load assessed/No Transaction Fee. Sell - 1% of Principal assessed on Sell if sold before UIT maturity date. Deferred Sales Charge assessed if sold before the end of the Deferred Sales Charge period.	Per Trade

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