

Fee Description	Frequency	Fee Amount
<b>Annual Account Fees</b>		
Qualified Account Maintenance Fee	Annual	\$ 50.00
IRA Mutual Fund Only Maintenance Fee	Annual	\$ 10.00
Retail Inactive Account Fee	Annual (If no trade activity occurs)	\$ 35.00
Alternative Investment Custody and Valuation Fee	Annual	\$ 75.00 (Maximum of \$225.00)
<b>Cashiering Fees</b>		
Federal Funds Wire from Qualified Account	Per Transaction	\$ 15.00
Federal Funds Wire from Non-Qualified Account	Per Transaction	\$ 20.00
Overnight Check Delivery	Per Transaction	\$ 24.00
Returned Check	Per Occurance	\$ 20.00
Stop Check Payment	Per Transaction	\$ 25.00
<b>Documentation Fees</b>		
Paper Statement Delivery	Per Statement	\$ 1.15
Paper Delivery of Account Information	Per Request	\$ 7.50
<b>Physical Security Fees</b>		
Certificate Deposit Requiring Legal Documentation	Per Certificate	\$ 200.00
Delivery of DRS Stock Certificate	Per Certificate	\$ 5.00
Delivery of Non-DRS Stock Certificate	Per Certificate	\$ 650.00
Certificate Deposit After Mandatory Reorganization	Per Certificate	\$ 200.00
Rejected Certificate Deposit	Per Certificate	\$ 100.00
Physical Custody Safekeeping Fee	Per Certificate	\$ 15.00
<b>Additional Account Features</b>		
Select Access: Billpay and ACH Direct Deposit	Annual	\$ 10.00
Select Access: + Checkwriting	Annual	\$ 5.00
Select Access: + Visa Debit Card	Annual	\$ 10.00
Premier Access: ACH, Checkwriting, and Visa Rewards Card	Annual	\$ 100.00
Returned Check	Per Occurance	\$ 20.00
Stop Check Payment	Per Transaction	\$ 25.00
UBTI Position Tax Preparation	Annual Per UBTI Postion	\$ 300.00
<b>Account Closing Fees</b>		
Transfer of Assets - Full Delivery	Per Transaction	\$ 100.00
Termination Fee - Qualified Accounts	Per Transaction	\$ 125.00
<b>Transaction Fees</b>		
Trade Commission	Per Transaction	\$ 0-Maximum (see chart below)
Trade Settlement Service Fee	Per Transaction	\$ 0.00-29.99
Extension of Deadline for Trade Payment	Per Transaction	\$ 15.00
Foreign Exchange Transaction - Thru Broker Dealer	Per Transaction	\$ 20.00
Foreign Exchange Transaction - Away from Broker Dealer	Per Transaction	\$ 50.00
International Trade Settlement Service Fee	Per Transaction	\$ 25.00-300.00

**Maximum Commission Rate Calculator**

Principal Range	Base Charge	Plus Percent of Principal Transaction	
\$ 0.01 - \$ 2,500.99	\$	29.50	1.45%
\$ 2,501.00 - \$ 6,000.99	\$	75.50	1.45%
\$ 6,001.00 - \$ 22,000.99	\$	75.50	1.45%
\$ 22,001.00 - \$50,000.99	\$	99.50	1.35%
\$ 50,001.00 - \$ 500,000.99	\$	154.50	1.00%
\$ 500,001.00 & above	\$	254.50	0.80%

*(Minimum Charge: \$35.00 per trade)*

**Margin Balance Fees**

Base Lending Rate - as of 06/01/2020	4.75%
Interest Charged Above Base Lending Rate	
Average Debit Balance	Interest Charged Above Base Lending Rate
\$ 0 - 9,999	3.00%
\$ 9,999 - \$ 24,999	2.75%
\$ 25,000 - \$99,999	1.75%
\$100,000 - \$ 499,999	1.25%
\$ 500,000 & above	1.00%

*(Margin Fees Charged Monthly)*

Cash Debit Balance Interest

Annual Rate Charged Monthly

3% above NFBLR