

Fee Description	Frequency	Fee Amount
Annual Account Fees		
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)
Cashiering Fees		
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	\$39.00
Returned Check	Per Occurance	\$20.00
Stop Check Payment	Per Transaction	\$25.00
Documentation Fees		
Paper Statement,	Per Quarter	\$12.50
Paper Delivery of Account Information	Per Request	\$7.50
Physical Security Fees		
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
Additional Account Features		
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
Account Closing Fees		
Transfer of Assets - Full Delivery	Per Transaction	\$100.00
Termination Fee - Qualified Accounts	Per Transaction	\$125.00
Transaction Fees		
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 - \$300

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%

Margin Balance Fees	
Base Lending Rate - as of 01/01/2025	10.25%
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
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