



Asset Management

Transaction Fee Schedule of Miscellaneous Account and Service Fees

Effective Date: November, 2011

Mutual Funds²	\$10
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Equities (Broker Assisted)²	
0-5000 shares	\$10
5000 shares and above	\$10 + \$0.0125/sh
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Options²	
	Max \$50
Up to \$1 premium	\$10 + \$1.00/ctr
\$1 - \$2 premium	\$10 + \$1.25/ctr
Greater than \$2 premium	\$10 + \$1.50/ctr
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Fixed Income²	\$15

Miscellaneous Account and Services Fees	
Annual Custody and Recordkeeping Fee ¹	\$50
Annual Registered Alternative Investment Fee (per position – maximum charge of \$500)	\$35
Annual Non-Registered Alternative Investment Fee (per person – maximum charge of \$500)	\$125
Alternative Investment Transfer/Re-registration (per transaction)	\$50
Brokerage Portfolio Account Fee with Visa Gold Debit Card	\$100
Brokerage Portfolio Account Fee with Visa Platinum Debit Card	\$150
Brokerage Access Account Fee with Visa Classic Debit Card	\$50
Health Savings Account	\$25
IRA Maintenance Fee	\$35
IRA Termination Fee	\$95
Aged Legal Items	\$25
Account Transfer (outgoing)	\$100
Overnight Mail	\$15
Physical Reorganizations	\$25
Postage and Handling, Per Trade ²	\$5
Copies of Documents	\$25/hour/\$10.00 per item
Return Check	\$20
Stop Payment on Check	\$15
Trade Settlement Extension	\$10
Transfer & Ship (DRS eligible)	\$30
Transfer & Ship (Non-DRS eligible)	\$220
Wire Transfers	\$15

¹Periodic investments, systematic withdrawals, mutual fund exchanges and equity dividend reinvestments are defined as trading activity. All trading activity must settle on, or prior to, the last business day of the current calendar year to exempt an account from the fee. Mutual fund dividend reinvestments are not defined as trading activity.

²Not applicable to ERISA accounts.