

Effective Date: July 1, 2012

On February 2, 2012, the Department of Labor (DOL) issued final regulations under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974 (ERISA) requiring that certain service providers to pension plans disclose information about the service providers' compensation and potential conflicts of interest.

This Fee & Service Disclosure is being made by **Crews & Associates** to the Employer Client by the Effective Date set forth above with respect to brokerage and consulting services to be provided for the benefit of the Plan, in accordance with the terms of ERISA Section 408(b)(2).

Contact Information	Crews & Associates, Inc. 521 President Clinton Avenue, Suite 800 Little Rock, AR 72201
	Website: http://www.crewsfs.com/
	Phone: 501-907-2000
	Email: compliance@crewsfs.com

Services, Fees, and Compensation

Crews & Associates provides brokerage services, delivery of statements, confirmations, and official statements, cashiering, safekeeping, clearing, securities trading, and tax reporting for its clients.

Crews & Associates is compensated and/or charges fees as follows:

Crews cashiering & wire fees	NONE	Delivery fees for statements	NONE
Crews inactivity fees	NONE	Delivery fees for confirmations	NONE
Crews safekeeping fees	NONE	Delivery fees for official statements	NONE
Tax reporting fees	NONE	Delivery fees for tax documents	NONE
Clearing fees	NONE	Indirect compensation	NONE
Soft dollar compensation	NONE	Finders fees	NONE
Incentive-based compensation	NONE	Mutual fund companies non-cash compensation	NONE

Crews commissions, mark-ups, mark-downs, and underwriting concessions are *strictly* regulated by FINRA, the SEC, the MSRB, and state securities departments across America. All trades are reviewed by principals of Crews who hold the appropriate FINRA Series designations.

Accounts held at Pershing:

Crews accounts held at Pershing have a separate fee schedule, which is disclosed later in this document. Fees and annual expenses derived from mutual funds, including money market funds, are listed in each mutual fund's prospectus. Crews receives no additional compensation for any mutual fund transactions. A portion of Pershing inactivity fees and IRA fees are paid to Crews after collected by Pershing.

Fee Schedule

Commissions:

\$45 minimum commission on equity trades
Mutual fund commissions set by the mutual fund company.
Option trades: \$1.50 per contract with \$45 minimum commission

IRA Annual Fee: \$40
-Charged on anniversary of account opening

SARSEP, Simple IRA, Qualified Retirement Plans, 403(b)(7) custodial accounts & custodial accts plans annual fee: \$50

IRA Termination Fee: \$75

Margin Extensions: \$10 per event

Returned Checks: \$20 per event
ACH Returned Checks: \$20 per event
Resource Checking Returned Checks: \$20 per event
Resource Checking Stop Payment: \$10 per event

Retail Customer Confirmation Charge: \$2 per confirmation

Book and Records Compliance Fees: \$1.50 per account statement

Reorganization Activities-Voluntary: \$20 per account

Custody Fee: \$50 per inactive account, per year

Mutual Fund only accounts \$25 per year

Transfers:

Legal/GNMA Transfers: \$60 per transfer

Restricted Legal Transfers: \$60 per transfer

Register & Ship:

Direct Registration System: \$10 per transfer

Accommodation Transfers: \$60 per transfer

Outgoing Account Transfers: \$25 per item

DK Items: \$10 per item

Foreign Receive and Deliver Fees:

EuroClear: \$50 per item

All Other Foreign Securities: \$75 per item

Customer Name Safekeeping: \$2 per acct, per position, per month

Foreign Securities Safekeeping: \$2 per acct, per position, per month

Precious Metal Storage Fee: 75 basis points of market value per annum, pre-billed on a quarterly basis

Wired Funds: \$20 per wire transfer

Mutual Fund & SRS Exchanges (Includes Confirm Fee): \$10 per exchange

Fixed Income Certificate Costs: as incurred

Fractional Share Equity Dividend Reinvestments: \$1 per item

Margin Debit Interest Schedule:

<u>Net Debit Balance:</u>	<u>Standard Surcharge Over PBLR:</u>
\$0 - \$9,999	2.75%
\$10,000 - \$29,999	2.00%
\$30,000 - \$49,999	1.50%
\$50,000+	0.75%

Principal Trust Company

A member of



Mailing Address:
P.O. Box 8963
Wilmington, DE 19899-8963
800-209-9010 Fax: 302-999-9554

**Schedule of Standard
Trustee Fees
Effective January 1, 2012**

Acceptance Fee

Opening the Trust account	\$ 25
The acceptance fee will be refunded if you revoke the Trust within seven (7) days from the date of adoption	
Service charge if acceptance fee does not accompany application	\$ 12

Annual Fees

Annual Fee	\$ 250
Annual fees are charged on a calendar year basis and are not pro-rated. There is no percentage charge based on cumulative assets	
Late payment or directive to debit your account for Trustee fees (after 30 days)	\$ 10
Assets held outside the brokerage account	\$ 75
Investment holding fee	\$ 15

Fees for Disbursement from Trust

Partial distribution	\$ 30
Includes refund/reallocation of excess – no cap	

Other Charges

Transfer or termination of an existing Trust in addition to annual fees	\$ 100
Change in brokerage firm	\$ 15
Transaction requiring trustee processing	\$ 15
No charge for buys and sells in the brokerage account	
Processing on terminated Trust	\$ 25
Processing of checks or securities after the account has been closed more than 6 months	
Reissue of check over 6 months old	\$ 30
Returned check	\$ 25
Additional managed account	\$ 25
Investment review	\$ 150
Research of transaction over 6 months old per hour (minimum 1/2 hour)	\$ 80
Affidavit of loss	\$ 50
Never funded account, after one year	\$ 50
Reinstatement of closed account	\$ 50
Forms 2439 filing	\$ 50
Preparing and signing Form 990-T	\$ 150
Signing Form 990-T only	\$ 25
Outgoing wire processing	\$ 25
Special services not otherwise provided above	As agreed

In the event the fees become delinquent and it becomes necessary to collect the balance through the services of a collection agency, you will be held responsible for their fees.

Your Trustee fees depend on the Brokerage Firm who services your account. Please check with your Brokerage Firm for all fees applicable to your account. If you transfer your account to another Brokerage Firm, you will need to obtain another schedule of fees.

Cortland Money Market Funds

The **General Market Fund**, which invests in commercial paper, instruments of FDIC member banks and their branches, U.S. Government obligations and investments collateralized by these Government obligations.

The **U.S. Government Fund**, which exclusively invests in fully guaranteed obligations of the United States Government and other instruments collateralized by these Government obligations.

The **Tax Free Money Market Fund**, which invests in obligations exempt from Federal income taxes, which are issued by states, territories and possessions of the United States.

A prospectus will describe in detail the investment policies of each fund and will be forwarded to you on the opening of your account or upon your request.

Cortland Trust's Investment Advisor manages money fund assets in excess of 7 billion and has earned a reputation for safety and performance. Cortland Trust's money market funds have a well-established national reputation and offer an outstanding combination of safety, yield and convenience in the handling of your liquid assets.

If you wish to open an account with a Cortland Trust Money Market Fund please feel free to call your registered representative at Crews & Associates, Inc.

Fee Schedule

<u>Reason</u>	<u>Amount</u>	<u>Reason</u>	<u>Amount</u>
Checks Overnighted	\$15.00	Executive 3-Up Starter	\$45.00
Cards Overnighted	\$25.00	Executive 3-Up Reorder	\$33.95
Stop Payment	\$16.00	Annual IRA Fee	\$10.00
Returned Check	\$20.00	Non-Collectible Deposit	\$20.00
Returned ACH	\$20.00	Check Copy	\$ 4.00
Spectrum	\$50.00	Visa Receipt Copy	\$ 6.00
Monthly Web Bill Pay (up to 15 payments)			\$5.95
Web Bill Pay Fee after 15 payments			\$0.40/per payment
Business Account Fee			\$5.00/per month
			\$0.25/per check

Low Balance Fee:

If balance is below \$500.00 and there's no activity for 90 days, there's a low balance fee of \$2.00.

*** Fees subject to changes without notice**



FIRST SECURITY BANK
 LITTLE ROCK RIVER MARKET BANKING CENTER, Po Box 17770, Little Rock, AR 72222

SCHEDULE OF FEES

Account Activity Printout	\$2.50
Account Balancing Assistance	\$15.00 per hour more than one month
Account Research	\$20.00 per hour
Amortization Schedule	\$7.50 for two copies
Cashiers Checks	\$5.00
Non-First Security Bank ATM Fee	\$1.00 per transaction
VISA Gift Card	\$2.50 each for customers / \$4.95 for non customers Purchase amount \$25 to \$500
Check Cashing- Non-Customer	\$5.00
Check Printing	Depends on style of check
Nonsufficient Funds (NSF)	\$28.00 per debit. An insufficient funds item may be created by check, in person withdrawal, ATM withdrawal, or other electronic means.
Overdrafts	\$28.00 per debit. An overdraft item may be created by check, in person withdrawal, ATM withdrawal, or other electronic means.
Overdraft Protection Sweep	\$7.00 per transfer from Savings Account
Photocopies	\$3.00
Stop Payments	\$20.00
Collection Items	\$15.00
Telephone Transfers	\$2.00
Bill Payment Service w/Internet Banking	No monthly charge for the first 10 items \$.55 for each item over 10
Dormant Account Fee	\$5.00
Escheatment Fee	\$5.00
Garnishment	\$50.00
Levies	\$35.00
Loan Coupon Book Replacement	\$10.00
Image Check Copy	\$2.50
Return Item	\$1.00
Rolling Loose Coins	5% of Total
Special Cut-Off Statements	\$2.50
Including Check Images	\$12.50
Fax	\$3.00 per page for 1st 5 pages, additional pages \$1.00
Night Bags	\$3.00
Notary	\$5.00
Christmas Club Early Withdrawal	\$15.00 early withdrawal penalty
Safe Deposit Box	
Lost Key Fee	\$20.00
Drilling Fee	\$250.00
Wire Transfers	
Incoming Wire	Not deposited into a First Security Bank account \$15.00(PUPID)
Outgoing Domestic Wire	\$15.00
Outgoing Foreign Wire	\$55.00
Rush Wire	\$25.00
Swift Code Incoming Fee	\$55.00
On-Line Banking Paper Statement Fee	\$5.00