

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

Retirement Account Fees:

IRA Annual Fee: \$48.5
 -Charged on anniversary of account opening

SARSEP, Simple IRA, Qualified Retirement Plans, 403(b)(7) custodial accounts & custodial accts plans annual fee: \$58.5

Mutual Fund Only IRA Traditional, Roth and Simple Annual Fee: \$12

IRA Termination Fee: \$95

AMA Check-Writing Accounts Annual Fee:

Silver: \$25
 Silver Plus: \$50
 Gold: \$100
 Gold Corporate \$150
 Platinum \$150
 Platinum Corporate \$250

Checks ACH and Wires:

Returned Checks Non-AMA: \$20 per event
 Stop Payment Non AMA: \$20 per event
 Returned ACH: \$20 per event
 AMA Returned Checks: \$25 per event
 AMA Stop Payment: \$25 per event
 Resource Checking Returned Checks: \$25 per event
 Resource Checking Stop Payment: \$25 per event

Wired Funds: \$20 per wire

Foreign Wired Funds \$50 per wire

Paper Mailing Fee

Statement: \$1.25 per mailing
 Confirmation: \$1.25 per mailing

Transfers Direct Registration and Reorg:

Voluntary Reorganization \$20 per event
 Legal/GNMA Transfer: \$135 per transfer
 Restricted Legal Transfers: \$135 per transfer
 Direct Registration System: \$10 per transfer
 Accommodation Transfers: \$60 per transfer
 Full Outgoing Account Transfers: \$95 per event

Safekeeping and Custody:

Customer Name Safekeeping: \$10 per acct, per position, per month
 Foreign Securities Safekeeping: \$10 per acct, per position, per month
 Precious Metal Storage Fee: 75 basis points of market value per annum, pre-billed on a quarterly basis

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

Mutual Fund only accounts \$15 per year

Mutual Fund & SRS Exchanges (Includes Confirm Fee): \$2 per exchange

Fixed Income Certificate Costs: as incurred

Fractional Share Equity Dividend Reinvestments: \$1 per item

Margin Extensions: \$10 per event

Margin Debit Interest Schedule:

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