

Schedule of Miscellaneous Account and Service Fees



National Financial

The listed fees do not include commissions, markups, commission equivalents or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions.

Account or Service	Fee Amount	Frequency
Account Maintenance		
Custodial and Record Keeping Annual Fee	\$50	Annual
Account Transfer Fee	\$150	Per outgoing transfer
Document Copy Fee	\$5	Per document
Overnight Fee	\$20	Per item
Overnight with Saturday Delivery	\$40	Per item
Confirmation Service Fee/ Postage and Handling	\$5.00	Per transaction
Activity Assessment Fee <i>(Regulatory Fee assessed on proceeds from most equity and option sell transactions)</i>	\$20.70 per million as of 4/16/2019	Per transaction
Options Regulatory Fee	\$0.03880 as of 10/3/2019	Per contract
Cash Debit Interest	4% above Broker's Call Rate	Per account
Retirement Account Fees		
IRA Maintenance Fee	\$40	Annual
Retirement Account Maintenance Fee	\$35	Annual
IRA Termination Fee	\$125	Per account termination
Cash Management Services		
Returned Deposits	\$35	Per returned check
Stop Payment Order	\$25	Per stop payment request
Third Party Check	\$15	Per check
Bank Wire	\$25	Per wire
Reorganization Activities	\$20	Per security
Cash Management Select Access Features		
<ul style="list-style-type: none"> ACH direct deposit or debit Bill pay 	\$10	Annual*
<ul style="list-style-type: none"> Checking 	\$5	Annual
<ul style="list-style-type: none"> Visa debit card 	\$5	Annual
Cash Management Premier Access Features		
<ul style="list-style-type: none"> ACH direct deposit or debit Bill pay Checking Visa debit card Cost-basis detail 	\$120	Annual
Premiere Select IRA Checkbook Reorder	\$5	Per reorder
Premiere Select IRA / Select Access / Premier Access Check Copy	\$2.50	Per check
Premiere Select IRA / Select Access / Premier Access Return Check	\$15	Per check
Premiere Select IRA / Select Access / Premier Access Stop Payment	\$10	Per check
Investment Specific		
Alternative Investments		
Annual Custody and Valuation Fee <ul style="list-style-type: none"> Registered Unregistered 	\$40 \$125	Per position Maximum Charge \$500 per account
Transfer and Re-Registration Fee	\$60	Per position Per event
Physical Certificate		
Legal Transfer Fee	\$60	Per certificate
Transfer and Ship	\$60	Per certificate
Direct Registration (DRS)	\$10	Per CUSIP

Reference Guide

Custodial and Record Keeping Annual Fee	Assessed on inactivity for a fiscal year. Not applicable to certain Asset Management Accounts, retirement accounts where FMTC/NFS is the custodian or managed accounts.
Account Transfer Fee	Fee for processing a full account transfer (does not apply to qualified accounts where FMTC/NFS is the custodian).
Document Copy Fee	Fee for providing historical copies of brokerage account statements, confirmations and tax documents upon your request.
Overnight Fee	Fee charged for overnight delivery at your request.
Overnight with Saturday Delivery	Fee charged for overnight with Saturday delivery at your request.
Confirmation Service Fee/ Postage and Handling	Confirmation charge that applies to all transactions. Does not apply to Managed Accounts or Alternative Investments.
Activity Assessment Fee	Regulatory Fee assessed on proceeds from most equity and option sell transactions.
Options Regulatory Fee	Regulatory Fee assessed by the exchanges on all option buy and sell transactions.
Cash Debit Interest	Interest on debit balances from payments received after settlement date for securities purchased, payments made to you for proceeds of a security sale before regular settlement date or from other charges which may be incurred in your account. (Does not apply to qualified accounts where FMTC/NFS is the Custodian.)
IRA Maintenance Fee	Applicable to Traditional, Roth, Rollover, IRA Beneficiary Distribution Accounts, SEP and SIMPLE IRAs where FMTC/NFS is the Custodian.
Retirement Account Maintenance Fee	Applicable to Money Purchase Plans, Profit Sharing Plans, Money Purchase Beneficiary Distribution Accounts and Profit Sharing Beneficiary Distribution Accounts where FMTC/NFS is the Custodian
IRA Termination Fee	One-time fee charged when terminating your retirement account where FMTC/NFS is the custodian.
Returned Deposits	Deposits made by check or ACH to your brokerage account returned due to insufficient funds or stop payment.
Stop Payment Order	Stop Payment requested by you on disbursements made from your account within five business days of issuance.
Third Party Check	Disbursement payable to a third party or sent to an alternate address at your request.
Bank Wire	Wire money from your brokerage account at your request. (For qualified accounts where FMTC/NFS is the Custodian the fee is \$15.00.)
Reorganization Activities	Processing of items after the action date in National Financial accounts.
Alternative Investment Annual Custody & Valuation Fee	Annual fee charged per position on registered and non-registered products (includes Limited Partnerships, Real Estate Investment Trusts that are not traded on an exchange and Private Equity and Debt Issues.) Registered products are Alternative Investments that are registered under the Securities Act of 1933.
Alternative Investments Transfer and Re-Registration Fee	For transfer or re-registration of an Alternative Investment subsequent to the initial purchase.
Legal Transfer Fee	Processing of certificate requiring legal documentation (i.e. Power of Attorney, Court Appointment, Death Certificate, Corporate Resolution, etc.).
Transfer and Ship	Registration of physical certificate into client name.
Direct Registration (DRS)	Electronic direct registration of securities in investor name on the books of the transfer agent.