

Pershing

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 | | |
| Inactive Account Fee | \$50 | Annual |
| Account Transfer Fee | \$150 | Per outgoing transfer |
| Document Copy Fee | \$5.00 | Per document |
| Overnight Fee | \$20 | Per item |
| Overnight with Saturday Delivery | \$40 | Per item |
| Transaction Fee <i>(Regulatory Fee assessed on proceeds from most equity and option sell transactions)</i> | \$13 per million as of 5/22/2018 | Per transaction |
| Options Regulatory Fee | \$0.03880 as of 2/22/2019 | Per contract |
| Cash Debit Interest | 3% above Broker's Call Rate | Per account |
| Equity Dividend Reinvestment Fee | \$1.00 | Per reinvestment |
| Service Charge | \$5.00 | Per transaction |
| Paper Surcharge ¹ | \$1.00 | Per document |
| Retirement Account Fees | | |
| IRA Maintenance Fee | \$40 | Annual |
| Qualified Plan Maintenance Fee | \$50 | Annual |
| IRA Termination Fee | \$95 | 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 |
| Investment Specific | | |
| Alternative Investments | | |
| Special Products Fee <ul style="list-style-type: none"> Registered Unregistered | \$35 \$125 | Per position |
| Transfer and Re-Registration Fee <ul style="list-style-type: none"> Retirement Non-retirement | \$50 \$50 | Per position Per event |
| Physical Certificate | | |
| Legal Transfer Fee | \$60 | Per CUSIP |
| Transfer and Ship | \$60 | Per certificate |
| Direct Registration (DRS) | \$15 | Per CUSIP |

¹ – The confirmation surcharge will appear on each trade confirmation in the service charge field. The statement surcharge will accrue monthly and will appear on the March, June, September and December Statements. **NOTE:** There is no fee for electronic delivery of statements and confirms. To sign up for e-delivery go to www.netxinvestor.com.

Corestone Asset Management Accounts

Annual Fees (charged by Pershing on the anniversary of Corestone account opening)

| Account or Service | Fee Amount | Frequency |
|---|---|-----------------|
| Cash Management Services | | |
| Silver account (waived for accounts with \$25,000 or more in average month-end closing cash sweep balances) | \$25.00 | Annual |
| Silver Plus account | \$50.00 | Annual |
| Gold account | \$100.00 | Annual |
| Platinum account | \$150.00 | Annual |
| Corporate Gold Account | \$150.00 | Annual |
| Corporate Platinum Account | \$250.00 | Annual |
| Checking Fees | | |
| Stop payment (no fee for Platinum accounts) | \$25 | Per check |
| Returned checks for ACH debits (for any reason) | \$25 | Per check |
| Copy of paid checks | \$2.50 | Per check |
| Personal Checks | | |
| Initial order (includes check book cover, check register, deposit tickets and 40 checks) | None | Initial order |
| Reorders (includes check register, deposit tickets and 100 checks) | \$12.50 – Silver and Plus accounts; \$10.00 – Gold and Corporate Gold accounts; \$7.50 Platinum and Corporate Platinum accounts | Per reorder |
| Business Checks | | |
| Initial order (includes business binder, business register, deposit tickets and 252 checks) | \$50.00 | Initial order |
| Reorders (includes business register, deposit tickets and 252 checks) | \$40.00 | Per reorder |
| Binder | \$20.00 | Per reorder |
| Carbon Copy Checks | | |
| Initial order (includes checkbook cover, check register and 100 checks) | \$15.00 | Initial order |
| Reorder (includes check register and 100 checks) | \$25.00 | Per reorder |
| Cash Advance Transaction Fee | 0.25% | Per transaction |
| Copies of Paid Checks or Visa Drafts | \$2.50 | Per copy |
| Visa Fees | | |
| ATM withdrawal fee | None | N/A |
| ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network) | Varies | Per transaction |
| Copy of paid Visa draft | \$2.50 | Per request |
| Cash advance fee (non-ATM) | 0.25% of transaction (\$2.50 minimum) | Per transaction |
| Foreign transaction fee (for transactions performed outside the U.S.) | 1% of the transaction | Per transaction |

Reference Guide

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| Inactive Account Fee | Assessed on inactivity for the year ended December 31. Not applicable to Corestone (with the exception of Corestone Silver) accounts, retirement accounts where Pershing LLC acts as custodian or managed accounts. |
| Account Transfer Fee | Fee for processing full account transfer (does not apply to qualified accounts where Pershing LLC 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 client request. |
| Overnight with Saturday Delivery | Fee charged for overnight with Saturday delivery at client request. |
| Transaction 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 charged on payments received after settlement date on purchases or payments made to you for proceeds of a sale before settlement date. |
| Equity Dividend Reinvestment Fee | Not applicable to Corestone or Pershing LLC retirement accounts. Minimum dividend of \$4.00 required for reinvestment. |
| Service Charge | Confirmation charge applying to all transactions except Managed Accounts or Alternative Investments. |
| Paper Surcharge | Fee for each paper trade confirmation and brokerage account statement sent via postal mail. (Applicable to Individual, Joint, Transfer on Death and Qualified accounts where Pershing LLC is the Custodian) |
| IRA Maintenance Fee | Annual fee applicable to prototype retirement accounts where Pershing LLC is the Custodian. |
| Qualified Plan Annual Maintenance Fee | Annual fee applicable to SARSEP, SIMPLE and Qualified Plans where Pershing LLC is the Custodian. |
| IRA Termination Fee | One-time fee charged when terminating your retirement account where Pershing LLC 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 account at your request. |
| Reorganization Activities | Processing of voluntary reorganization items. |
| Special Products Fee | Annual fee charged per position (includes Limited Partnerships and 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. |