

Client Fees and Charges for Brokerage Accounts Held with Pershing LLC

Returned Deposits	Deposits made by check or ACH to your brokerage account returned due to insufficient funds or stop payment.	\$35 per check
Stop Payment Order	Stop Payment requested by you on disbursements made from your account within five business days of issuance.	\$25 per check
Third Party Check	Disbursement payable to a third party or sent to an alternate address at your request.	\$15 per check
Bank Wire	Wire money from your account at your request.	\$25 per wire
Legal Transfer Fee	Processing of certificate requiring legal documentation (i.e. Power of Attorney, Court Appointment, Death Certificate, Corporate Resolution, etc.).	\$60 per CUSIP
Transfer and Ship	Registration of physical certificate into client name.	\$60 per cert
Direct Registration (DRS)	Electronic direct registration of securities in investor name on the books of the transfer agent.	\$15 per CUSIP
Reorganization Activities	Processing of voluntary reorganization items.	\$20 per security
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.	\$50 per year
IRA Maintenance Fee	Annual fee applicable to prototype retirement accounts where Pershing LLC is the Custodian.	\$40 per account
Qualified Plan Annual Maintenance Fee	Annual fee applicable to SARSEP, SIMPLE and Qualified Plans where Pershing LLC is the Custodian.	\$50 per plan
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.	Registered \$35; Unregistered \$125
Alternative Investments Transfer and Re-Registration Fee	For transfer or re-registration of an Alternative Investment subsequent to the initial purchase.	\$50 retirement/ \$100 non-retirement
Account Transfer Fee	Fee for processing full account transfer (does not apply to qualified accounts where Pershing LLC is the Custodian).	\$150 per account
IRA Termination Fee	One-time fee charged when terminating your retirement account where Pershing LLC is the custodian.	\$95 per account
Equity Dividend Reinvestment Fee	Not applicable to Corestone or Pershing LLC retirement accounts. Minimum dividend of \$4.00 required for reinvestment.	\$1.00 per reinvestment
Service Charge	Confirmation charge applying to all transactions except Managed Accounts or Alternative Investments.	\$5.00 per transaction
Paper Surcharge ¹	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)	\$1.00 per document
Transaction Fee	Regulatory Fee assessed on proceeds from most equity and option sell transactions.	Per SEC Regulations (\$21.80 per million as of 02-16-2016)
Options Regulatory Fee	Regulatory Fee assessed by the exchanges on all option buy and sell transactions.	\$0.04310 per contract as of 2-6-2017
Document Copy Fee	Fee for providing historical copies of brokerage account statements, confirmations and tax documents upon your request.	\$5.00 per document
Overnight Fee	Fee charged for overnight delivery at client request.	\$20 per item
Overnight with Saturday Delivery	Fee charged for overnight with Saturday delivery at client request.	\$40 per item
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.	3% above broker's call rate

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 on the anniversary of Corestone account opening)

Silver account (waived for accounts with \$25,000 or more in average month-end closing cash sweep balances)	\$25.00
Silver Plus account	\$50.00
Gold account	\$100.00
Platinum account	\$150.00
Corporate Gold Account	\$150.00
Corporate Platinum Account	\$250.00

Checking Fees

Stop payment (no fee for Platinum accounts)	\$25
Returned checks for ACH debits (for any reason)	\$25
Copy of paid checks	\$2.50

Personal Checks

Initial order (includes check book cover, check register, deposit tickets and 40 checks)	None
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

Business Checks

Initial order (includes business binder, business register, deposit tickets and 252 checks)	\$50.00
Reorders (includes business register, deposit tickets and 252 checks)	\$40.00
Binder reorder	\$20.00

Carbon Copy Checks

Initial order (includes checkbook cover, check register and 100 checks)	\$15.00
Reorder (includes check register and 100 checks)	\$25.00
Cash Advance Transaction Fee	0.25%
Copies of Paid Checks or Visa Drafts	\$2.50

Visa Fees

ATM withdrawal fee	None
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network)	Varies
Copy of paid Visa draft	\$2.50
Cash advance fee (non-ATM)	0.25% of transaction (\$2.50 minimum)
Foreign transaction fee (for transactions performed outside the U.S.)	1% of the transaction