



Insufficient Funds (<i>Check Or ACH</i>)	\$35
Stop Payment On Checks	\$20
Copies Of Cancelled Checks	\$10
Overnight Check Request	\$35

Does not reflect Saturday delivery charge.

Physical Paper Statement	\$3/Quarter
<i>Waived with eDelivery of documents. Sign up online.</i>	
Wire Transfers (applies to all outgoing wire transfers)	\$25

Reorganizations

Street Name Positions

Voluntary Transactions	\$50
Death Puts	\$100
Positions Represented by Physical Certificates	\$90

Legal Fees

Miscellaneous legal documents for physical deposits.
(Example: Corporations, POAs, Estates, Trusts, etc.) \$75

Physical Certificate Deposit Rejects

Fee/Rejects	\$125
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Restricted Stock Fee

Legend Removal	\$75/Event Min.
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Book Entry Transfer

Issuance Of Physical Certificates By Agent	\$50
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Account Transfers

Process Of Outgoing Transfers	\$135
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Transfer On Death

Distribution Fee	\$50
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Research Fee	\$100/Hr
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Postage Handling

Waived with eDelivery of documents. Sign up online.

For Equity, Option and Fixed Income Transactions	\$1.50
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All fees subject to change anytime without notice.

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC). Advisory services are offered through Cetera Investment Advisers LLC.

Disclosure for Bank Locations
Cetera Investment Services LLC and Cetera Investment Advisers LLC provide investment services at locations that are on the premises of financial institutions that are separately owned and not affiliated with either Cetera company. Investments are (1) not insured by the Federal Deposit Insurance Corporation (FDIC), any government agency or any other deposit insurance program; (2) not deposits with, obligations of, or guaranteed by the financial institution where you obtained Cetera Investment Services services or any of its affiliates; and (3) subject to investment risk, including possible loss of the principal amount invested. (Certain brokered certificates of deposit may be FDIC insured.) (4) To obtain credit, the financial institution may not (a) require me to purchase any insurance or annuity from the financial institution or any of its affiliates or (b) require me to agree not to purchase, or prohibit me from purchasing, any insurance or annuity from any unaffiliated party.

Deposit And Withdrawal At Custodian (DWAC)

At Transfer Agent	\$25
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Abandoned Account Fee

Unclaimed Property	\$50
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Physical Certificate Held In Safekeeping

Per Customer/CUSIP

Annual Fee	\$50
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Annual IRA Maintenance Fee

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IRA Termination Fee

Accounts will be deemed to be terminated with any distribution that reduces an IRA balance to less than \$200. Annual maintenance and termination fees are due upon termination. Fees due will be withheld from the distribution of the account.

Limited Partnership Holding Fee (IRAs Only)

LP Holding and 990T Filing Fee	\$150
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Collateral Account Fee

(applied upon collateral account approval)	\$150
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Foreign Account Fee (applied at account opening)	\$100
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Foreign Position Custody

Quarterly Fee	\$25/Position
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Non Publicly Traded Securities (REITs, BDC, Closely

Held Stock - IRAs Only)

Document Review Fee*	\$150
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Purchase – Upon approval	\$50
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Sell	\$50
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Reregistration – In-kind transfer	\$25
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Safekeeping/Valuation	\$50
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*Closely Held Stock Only