

## 401k Fee Schedule

One-time Account establishment fee: \$150 (paid upon initial application)

### Annual Fee

401K Plan + Record Keeping: \$585

- \$95 transaction fee (Purchase/Sale of an Asset)
- Minimum Cash Balance \$1500

401K Plan + Record Keeping: \$750

- Unlimited transactions (Purchase/Sale of an Asset)
- Minimum Cash Balance \$1500

401k **Plan Only**

- One-time fee
- You will be in charge of your record keeping
- Contact us for more details

**No Annual Fee until your first movement of money!** (Investment, Distribution, Termination)

*Accounts under \$7,500 pay a lower Annual Fee! (please contact us for details)*

### Processing Fees

- Wire Transfer (incoming/outgoing): \$30
- Cashier's Check (includes overnight shipping): \$50
- ACH (Incoming/Outgoing), Checks (Trust/Voided): \$10
- Certified Mailing: \$10
- Overnight Mailing: \$20 plus shipping costs
- Notary: \$5

### Miscellaneous Fees

- Exchange, Re-registration, Re-characterization of an Asset/Liability or Leveraged Asset: \$95
- Special services, such as but not limited to, research of closed accounts, processing foreclosures, and tax issues \$75 per 1/2 hour. (Minimum charge in increments of half hour.)
- Expedited Review: \$95(1 business day)
- Federal or State Tax Withholding \$10
- Obtain EIN for Plan \$75
- 401k Amendment (each additional participant) \$150
- Qualified Plan Loan Fee (origination and maintenance) \$75
- Partial or Full Account Termination - Includes transfer of assets from your account and lump-sum distributions: .005 of the termination value (plus applicable processing/misc fees): min\$150 - max \$250.
- Deposit Research (if deposit coupon is not included with deposit) \$25
- Copy/Cleared/Canceled checks; Reproducing tax documents (1099R); Duplicate Statements \$15
- Returned Items, Stop Payment Request, Credit Card Decline \$30
- Regularly Scheduled Distribution Fee(Monthly/Quarterly/Annually)\$25
- 990-T Processing, Reversal of Fees for Alternate Payment Method \$50
- If fees are deducted from your account causing your cash balance to fall below the required minimum account balance \$25 per month until account is brought back to the minimum balance.
- Loan Default Fee (401k) \$150

\*Annual Record keeping Fees are not prorated when an account closes.

**A credit card convenience fee of 4% will be charged for all credit card transactions**

A credit card is required with each account

Pay Fees By:     Credit Card                       Deduct fees from my undirected cash in account

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Name on Card: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

**Annual account fees** are not prorated and are withdrawn from undirected funds (defined as any cash in the Custodial Account not invested pursuant to a specific investment direction by you, as the depositor, hereinafter referred to as "Depositor"), unless Depositor elects to pay by credit card or debit card as specified above. Transaction fees are due prior to funding the transaction. Fees paid from Depositor's account will be reflected on Depositor's statements, which are available online. If there are insufficient undirected funds in Depositor's account, or where any credit card payments are declined, Custodian may liquidate other assets in Depositor's account to pay for such fees after a 30-day notification, in accordance with the Custodial Agreement and Disclosure Statement. Late Payment Fees: Depositor will be charged \$25 per month, or any portion of any month, an invoice remains past due, or the maximum allowable under applicable state law. Depositor agrees and directs Custodian that Depositor's un-directed cash be placed into a state and/or Federal banking institution, unless Custodian is otherwise directed by Depositor. Depositor understands that if fees are not paid within thirty (30) days after Custodian has provided a written past due notice, Custodian may begin the process of closing Depositor's account. Depositor understands that any asset distributed directly to Depositor as part of closing Depositor's account will be reported to the IRS on Form 1099 and may subject Depositor to possible taxes and penalties. Depositor agrees that accounts with past due fees, unfunded accounts, and accounts with zero value will continue to incur administrative fees until such time as Depositor notifies Custodian, of intent Depositor's to close the account or until Custodian resigns. In accordance with Depositor's Account Application, this Fee Disclosure is part of Depositor's Agreement with the Custodian and must accompany Depositor's Application. Custodian reserve the right to change its Fee Schedule at any time with a 30-day notice to Depositor.

**By my signature below, I acknowledge and declare that I have examined this New Account Application, and to the best of my knowledge and belief, it is true, correct and complete. I further declare and acknowledge I have read the Custodial Agreement (Forms 5305A, 5305-RA, 5305-SA, 5305-SEP, 5305-C, and 5305-EA), Fee Schedule, Privacy Notice and Account Disclosure Statement and agree to abide by the terms as currently written, or as they may be amended from time to time. In the event of a conflict between this New Account Application, Fee Schedule, Privacy Notice and/or Account Disclosure Statement, the Custodial Agreement shall govern. This Agreement, which shall include the Custodial Agreement, Fee Schedule, Privacy Notice, New Account Application and Account Disclosure Statement, is the complete and exclusive agreement between the parties with respect to my Custodial Account and shall supersede any prior agreements and communications (both written and oral) related to my Custodial Account.**

**Account Holder Signature:** \_\_\_\_\_

**Account Holder Printed Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_