CNB | CUSTODY
A DIVISION OF COMMUNITY NATIONAL BANK

STANDARD FEE SCHEDULE

Effective 1/2022

Traditional IRA, Roth IRA, SEP IRA, & Non-Qualified (NQA) Accounts

CNB Custody charges fees for the processing of each account. Fees are based on the calendar year and are not prorated based on establishment or termination dates. Fees are not based on investment performance. Set-up and first year base fees are due upon establishment of the account. The annual base fee is due the beginning of each calendar year thereafter along with any transaction fees incurred through the year. Precious metals storage fees are charged upon opening of the storage account and annually thereafter. Special service fees are due as they occur. CNB reserves the right to require a minimum cash balance.

Note: Some investment products have arrangements wherein the CNB account fees, or a portion thereof, are covered when an account owner chooses their product as an investment. See the investment prospectus and supplements for more details. If at **any time** an investment sponsor elects to discontinue the fee arrangement, or a portion thereof, the account owner will become responsible for payment of all fees associated with their account. CNB's acceptance of fees owed by the account owner, hereunder, through such arrangements shall not be construed as CNB's endorsement or recommendation of any investment product(s).

SET UP FEE	$50.00
ANNUAL BASE FEE Due upon establishment, assessed on a calendar year basis, not pro-rated.	
Classic Account *Can hold standard investments, non-standard investments, or cryptocurrency; precious metals may be added*	$95.00
Real Estate Account *Holds direct real estate; other investment types may be added*	$175.00
Precious Metals Account *Holds **only** precious metals; no other investments*	No Base Fee, **Transaction Fees Apply**
TRANSACTION FEES	
Investment Holding Fees	
REITs, BDCs, Interval Funds, and other Standard Investments[1]	**No Charge**
Non-Standard Investments[2] (See definitions of Non-Standard and Standard investments below)	$50.00 each, up to 4 then no charge
Real Estate	$175.00 each
Precious Metals	$70.00 flat
Cryptocurrency Trading Account	$100.00 each
Purchases, Sales, Corporate Actions	
Standard Investments[1] and cryptocurrency trading accounts	$10.00 each
Non-Standard Investments[2]	$50.00 each
Real Estate	$100.00 each
Precious Metals	$25.00 per transaction
Periodic Purchases of Standard Investments[1]	$5.00 each
Cash Disbursements	
Distributions by ACH	**No Charge**
Distributions by Check	$10.00 each
One-Time Transfer of Cash	$25.00 each
Periodic Transfer of Cash (1st transfer is charged as one-time)	$10.00 each
Conversion, Recharacterization	$25.00 each
Paper Statements[3] *Annual, quarterly, or monthly options for IRAs, monthly only for NQAs. Electronic statements are free.*	$5.00 per paper statement
Re-Registration of Investment[4]	$50.00 each
Account Closing	$175.00 + Transaction Fees
Late Payment	$30.00 per month

PRECIOUS METALS STORAGE FEES – Charged upon opening storage account and annually thereafter, non-refundable

Non-Segregated Storage	Under $500,000 = $100 flat $500,000 or more = $1 per $1000	**Segregated Storage**	Under $500,000 = $200 flat $500,000 or more = $2 per $1000

SPECIAL SERVICE FEES – Subject to change without notice, due upon occurrence

Duplicate or Interim Statements	$10.00 each	Reprocessing of Tax Forms	$50.00 each
Stop Payment or Returned Check	$30.00 each	Outgoing Wire	$30.00 each*
Return ACH	$10.00 each	Incoming Wire	$10.00 each*
Processing Funds for Closed Accounts	$25.00 each	Special Mailing, Continental U.S.	$35.00 each*
Precious Metals Shipping	$10.00 + actual shipping cost	Special Service/Research	$75.00 per trans/per hour**

*CNB cannot guarantee the timeliness of other entities.
**Applies when special processing is required for time sensitive material or if additional services are required to process the transaction. One-hour minimum charge.

[1]**Standard Investments** include mutual funds, publicly traded stocks & bonds, REITs, BDCs, interval funds, CDs, annuities, brokerage accounts, and other investments as determined by CNB.
[2]**Non-Standard Investments** include private stocks, bonds & notes, limited partnerships, limited liability companies, and other investments as determined by CNB.
[3]By signing up for online access and **eStatement delivery** you can avoid the $5 paper statement fee. If a statement frequency is not chosen, your IRA statements will be sent on an annual basis. Non-qualified accounts require monthly statements.
[4]**Re-Registration Charges** apply to investments leaving an account due to transfer, distribution, conversion, recharacterization, divorce, or death. Many transfer agents also charge a fee to re-register the investments they service. Please contact the specific transfer agent(s) to see if any additional fees may apply.

We reserve the right to charge administrative fees for additional services not specifically covered that may be required or requested of CNB.

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