

Traditional IRA, Roth IRA, SEP IRA, & Non-Qualified Accounts

CNB Custody will charge custodial 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. The set-up fee and base fees are due upon establishment of the account. The annual base fee is due the beginning of each calendar year thereafter. Other fees will be billed after the calendar year has ended. Special service fees will be 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 IRA investment. See the investment prospectus and supplements for more details. If at any time an investment sponsor discontinues 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).

	PRECIOUS METALS ONLY Accounts with ONLY precious metals \$500 minimum cash balance required.	PRECIOUS METALS PLUS Accounts with precious metals PLUS any other investment.
SET UP FEE	\$25.00	\$25.00
ANNUAL BASE FEE	\$50.00	\$130.00
TRANSACTION FEES		
Paper Statement Fee – Option of Annual, Quarterly or Monthly	\$5.00 per statement	\$5.00 per statement
Electronic Statement – Option of Annual, Quarterly or Monthly	No Charge	No Charge
Investment Holding Fee REITs, BDCs, Interval Funds and other Standard Investments ¹ Non-Standard investments ² Precious Metals	N/A N/A No Charge	No Charge \$50 each, up to 4 then no charge No Charge
Purchases, Sales, Corporate Actions Standard investments ² Non-Standard Investments ² Periodic purchases of Standard investments ¹ Precious Metals	N/A N/A N/A \$25 each	\$10 each \$50 each \$5 each \$25 each
Cash Disbursements Distributions by ACH Distributions by Check One-time Cash Transfer of Cash Conversion or Recharacterization Periodic Transfer of Cash (1 st transfer charged as one-time)	No Charge \$10 each \$25 each \$25 each \$10 each	No Charge \$10 each \$25 each \$25 each \$10 each
Re-Registration Charges Per Investment³	\$50 each	\$50 each
Closing Fees	\$150 + Transaction Fees	\$150 + Transaction Fees
Late Payment Fee	\$20 per month	\$20 per month
PRECIOUS METALS STORAGE FEES – Charged upon opening storage account and annually thereafter – non-refundable		
Non-Segregated Storage	\$1 per \$1,000 - \$100 minimum	\$1 per \$1,000 - \$100 minimum
Segregated Storage (no segregated silver)	\$2 per \$1,000 - \$200 minimum	\$2 per \$1,000 - \$200 minimum
SPECIAL SERVICES FEES – Subject to change without notice – Due upon occurrence		
Precious Metals Shipping Fees	\$10.00 plus actual shipping cost	\$10.00 plus actual shipping cost
Duplicate or Interim Statement	\$10 each	\$10 each
Stop Payment or Return Check	\$30 each	\$30 each
Return ACH	\$10 each	\$10 each
Processing Funds Received for Closed Accounts	\$25 each	\$25 each
Reprocessing of Tax Forms	\$50 each	\$50 each
Special Service/Research	\$75 per transaction/per hour (1 hr min)	\$75 per transaction/per hour (1 hr min)
Outgoing Wire	\$30 each	\$30 each
Incoming Wire	\$10 each	\$10 each
Special Mailing Continental U.S.	\$35 each	\$35 each

¹Standard Investments include mutual funds, publicly traded stocks & bonds, REITs, BDCs, interval funds, CDs, annuities, brokerage accounts, and other investments as determined by CNB.

²Non-Standard Investments include private stocks, bonds & notes, limited partnerships, limited liability companies, and other investments as determined by CNB. REITs are considered "standard".

³Re-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 and may be required or requested of CNB