

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 Holds standard or non-standard investments; precious metals may be added		\$95.00	
Real Estate Account Holds direct real estate; other investment types and precious metals may be added		\$175.00	
Precious Metals Account Holds <u>only</u> 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	
Purchases, Sales, Corporate Actions			
Standard Investments ¹		\$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 (1 st 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	Segregated Storage		
Under \$200,000 = \$100 flat \$200,000-\$299,999 = \$150 flat	Under \$200,000 = \$200 flat \$200,000-\$299,999 = \$300 flat		
\$300,000 or more = \$1 per \$1000	\$300,000 or more = \$2 per \$1000		
SPECIAL SERVICE FEES – Subject to change without notice, due upon occurrence			
Duplicate or Interim Statement	\$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	\$100.00 per transaction/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.

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.

³By 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.

⁴Re-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.