

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 CNB fees, or a portion thereof, are covered when an account owner chooses their product as an investment. If at **any time** an investment sponsor elects to discontinue the fee arrangement, or a portion thereof, the account owner will be responsible for payment of all fees associated with their account. CNB's acceptance of fees through such arrangements shall not be construed as CNB's endorsement or recommendation of any investment product(s).

SET-UP FEE			
Due upon account establishment	\$50.00		
ANNUAL BASE FEE - Due upon establishment, assessed on a calendar year basis, not pro-rated			
Classic IRA Can hold standard investments or non-standard investments; precious metals may be added	\$105.00		
Real Estate IRA Holds direct real estate; other investments may be added	\$200.00		
Precious Metals IRA Holds <u>only</u> precious metals; no other investments	No Base Fee, Transaction Fees Apply		
Non-Qualified and Custody Only Accounts	\$125.00		
INVESTMENT HOLDING FEES			
REITs, BDCs, Interval Funds, DSTs, 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	\$90.00 flat		
PURCHASES, SALES, CORPORATE ACTIONS			
Standard Investments ¹	\$15.00 each		
Non-Standard Investments ²	\$50.00 each		
Real Estate	\$150.00 each		
Precious Metals	\$25.00 each		
Periodic Purchases of Standard Investments ¹	\$5.00 each		
DISBURSEMENTS			
Cash Distributions by ACH	No Charge		
Cash 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 or Recharacterization of Cash	\$25.00 each		
Re-registration of Investment ³ (Does not apply to investments transferring in to CNB)	\$50.00 each		
Account Closing	\$175.00 + Transaction Fees		
PRECIOUS METALS STORAGE FEE - May change without notice, due upon opening of storage account and annually thereafter			
Non-Segregated Storage at Delaware Depository (DDS)	Under \$500,000 = \$100 flat Over \$500,000 = \$1 per \$1000		
Segregated Storage at Delaware Depository (DDS)	Under \$500,000 = \$200 flat Over \$500,000 = \$2 per \$1000		
Segregated Storage at International Depository Services (IDS)	Under \$500,000 = \$150 flat Over \$500,000 = \$200 flat		
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
Paper Statements ⁴	\$5.00 each	Late Payment	\$30.00 per month
Precious Metals Shipping	\$10.00 + actual shipping cost	Special Service/Research ⁵	\$100.00 per transaction/per hour

¹**Standard Investments** include mutual funds, publicly traded stocks & bonds, REITs, 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**Re-Registration Charges** apply to investments leaving an account due to transfer, distribution, conversion, recharacterization, divorce, or death. Some transfer agents may charge a fee to re-register investments they service, whether it be in or out of a CNB account. Please contact the specific transfer agent(s) to see if any additional fees may apply.
⁴**Paper Statements** can be produced on an annual, quarterly, or monthly basis for IRAs. NQAs require a monthly statement. If a statement frequency is not chosen, your IRA statements will be sent on an annual basis. By signing up for online access and **eStatement delivery** you can avoid the \$5 paper statement fee.
⁵**Special Service/research fee** applies when special processing is required for time sensitive material or if additional services are required to process a transaction. One-hour minimum charge.

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