

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 Accounts IRAs, Non-Qualified, and Custody Only accounts that hold standard and/or non-standard investments		\$125.00	
Real Estate Accounts IRA or Custody Only accounts that hold direct real estate (deed registered to the IRA or custody account)		\$200.00	
Precious Metals IRAs that hold <b>only</b> precious metals; no other investments		No Base Fee, Transaction Fees Apply	
INVESTMENT HOLDING FEES			
REITs, BDCs, Interval Funds, DSTs, and Other Standard Investments <sup>1</sup>		No Charge	
Non-Standard Investments <sup>2</sup> (See definitions of Non-Standard and Standard investments below)		\$50.00 each, up to 5 then no charge	
Real Estate (Deed for the property is registered to the IRA or Custody account)		\$175.00 each	
Precious Metals		\$110.00 flat	
Brokerage Accounts		\$25.00 each	
PURCHASES, SALES, CORPORATE ACTIONS			
Standard Investments <sup>1</sup> and Brokerage Accounts <sup>6</sup>		\$15.00 each	
Non-Standard Investments <sup>2</sup>		\$50.00 each	
Real Estate (Deed for the property is registered to the IRA or Custody account)		\$150.00 each	
Precious Metals		\$25.00 each	
Periodic Purchases of Standard Investments <sup>1</sup>		\$5.00 each	
DISBURSEMENTS			
Cash Distributions by ACH		No Charge	
Cash Distributions by Check		\$15.00 each	
One-Time Transfer of Cash		\$25.00 each	
Periodic Transfer of Cash (1 <sup>st</sup> transfer is charged as one-time)		\$10.00 each	
Conversion or Recharacterization of Cash		\$25.00 each	
Re-registration of Investment <sup>3</sup> (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 <sup>4</sup>	\$5.00 each	Late Payment	\$30.00 per month
Precious Metals Shipping	\$10.00 + actual shipping cost	Special Service/Research <sup>5</sup>	\$100.00 per transaction/per hour

<sup>1</sup>Standard Investments include mutual funds, publicly traded stocks & bonds, REITs, interval funds, CDs, annuities, and other investments as determined by CNB.

<sup>2</sup>Non-Standard Investments include private stocks, bonds & notes, limited partnerships, limited liability companies, and other investments as determined by CNB.

<sup>3</sup>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.

<sup>4</sup>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.

<sup>5</sup>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.

<sup>6</sup>Brokerage Accounts have a one-time purchase fee when the account is first established and funded. There is no charge for additional funding sent to the brokerage account or cash received from brokerage accounts.

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