



Fee Schedule (as of March 2011)

Account Fees

IRA Annual Fee	\$50
IRA Termination Fee	\$95 (waived at age 70 ½)
TOD Account (at distribution)	\$100
Annual Inactive Account	\$50
Annual Inactive UTMA Account	\$30
Annual Safekeeping Fee	\$25 per security
*\$250 maximum	

Service Fees

Account Transfer

ACAT (account transfer)	\$125
*Additional charge for foreign securities	

Cash

Domestic Wire	\$15
International Wire	\$25
Stop Payment	\$25
Return Check	\$25
Prepayment	\$15 minimum
*may vary depending on amount of pre-payment	

Money Market Processing

Basic Account (checkwriting only)	No fee
Advantage Account (Annual Fee)	\$125
Check Reorder	\$9

Security Processing

Transfer and Ship	\$250
Transfer and Ship (rush delivery)	\$500
GNMA Certificate Issuance	\$250
Physical Reorganization	\$50
Foreign Security Issuance	\$250
Restricted Securities Clearance (Rule 144)*	\$250
Physical Certificate Reject	\$50
DRS Reject	\$75
UIT Liquidation	\$25
No-load mutual fund transaction	\$25

Miscellaneous

Copy of Aged Monthly Statements	\$10 per statement
Copy of Confirmations, Certificates & Miscellaneous Documents	\$5 per item
Overnight Delivery	\$15
Replacement of Lost Certificates*	\$100
Account Research and Document Retrieval	\$25 per hour

*Additional charges may apply for out-of-pocket expenses

All fees subject to change.