



Commissions and Other Fees¹

Your Registered Representative or Investment Advisor will set the commissions or miscellaneous fees, if any, to be charged to you on security transactions reflected on your confirmation. You should consult your Registered Representative or Investment Advisor for details of his/her commission charges. Other customer charges and fees include:

Maintenance Fee on Inactive Accounts – Annual	\$50
Reorganization	\$50
Non-Sufficient Funds Check	\$50
Legal Stock transfer	\$100
Stop Payment of Check	\$50
Register and Ship Security - DRS Eligible	\$100
Register and Ship Security - not DRS Eligible	\$250
Mailgrams Reg-T and Code Extensions	\$20
Select Access Cash Management	\$20
Add Checking	\$10
Add Visa debit card	\$10
Premier Access Cash Management	\$125
Metal card upgrade	\$10
IRA Annual Maintenance Fee	\$35
IRA Termination Fee	\$125
Legal Return	\$100
Outgoing Account Transfer	\$125
Restricted Stock Safekeeping Fee - Monthly	\$10
Safekeeping Fee - non Rule 144 (Deposit, custody and withdrawal)	\$10
Service Fee - all transactions (Processing, handling and insurance)	\$4.95

Interest: We reserve the right to charge interest on: (i) payments to you before the settlement date on securities; (ii) payments to you for securities sold where good delivery of securities has not been made; and (iii) on debit balances where payment has not been received from you on or before the settlement date on securities purchased.

Foreign Asset Fee: We are charged by our foreign depositories for account transfers and deposits of foreign securities. These fees will be passed along when incurred.

Mutual Fund Transaction Fee: Transaction fees may be charged for purchases and redemptions of mutual funds that are executed through NFS.

Other Regulatory Fees: A regulatory fee may be assessed on the sell side of all applicable securities transactions.

Overnight Delivery: A fee will be assessed for Customer requested overnight delivery.

¹Commission and fees are subject to change without notice. Please contact your Registered Representative or Investment Advisor with any questions.