

SCHEDULE OF MISCELLANEOUS ACCOUNT AND SERVICE FEES – EFFECTIVE MARCH 3RD, 2022

The listed fees do not include commission, markups, commission equivalents or advisory fees. Some of these fees may not apply to all account types. Some of these fees may be waived under certain conditions.

Santander Securities reserves the right to close your account if the market value of your account falls below \$250.00

Fee type	Account type	Fee amount	Exclusions from fee
Annual Account Maintenance Fee	Applies to: Non-Retirement Accounts	\$100 for accounts receiving paper statements/confirmations/prospectus at the time of account valuation ¹	<ul style="list-style-type: none"> Advisory Accounts³ Annuity-only Accounts Accounts with balances of \$100,000+ AUM¹
Annual Custodian Fee	Applies to: IRA Accounts & Qualified Plans	\$100 for accounts receiving paper statements/confirmations/prospectus at the time of account valuation ²	<ul style="list-style-type: none"> Advisory Accounts³ Annuity-only Accounts Accounts with balances of \$100,000+ AUM¹
Miscellaneous Fees			
Fee type	Fee amount	Fee type	Fee amount
Account Termination/Transfer Out Fee	\$100 per transfer/per termination	Wire Transfer Fee – Outgoing	\$25 per wire

¹ For all retail/non-retirement accounts, account valuations will occur on the last business day in September and charged to your account in the fourth quarter OR at account closing/full liquidation.

² For all retirement accounts and qualified plans, account valuations will occur in the fourth quarter. Invoices to pay these fees on IRAs are mailed prior to due date and can be paid by check. Outstanding fees from IRAs will be charged in the fourth quarter OR at account closing/full liquidation.

³ This fee is waived for Advisory Accounts with AUM of \$25K or greater on the valuation date

⁴ Account valuations will occur on the last business day in September and charged to your account in the fourth quarter OR at account closing/full liquidation.

Any investment account which maintains a balance of \$10.00 or less for more than 30 days will be subject to a small balance fee which will be assessed up to the balance in the account. Qualified accounts are subject to applicable IRS rules, restrictions and limits. In the event residual funds are received for a closed account, the account may remain open and be subject to applicable fees and service charges on an ongoing basis. Fees are subject to change.

Please note that this list is subject to change (i.e., relationships could be established or terminated throughout the year). Please refer to the Firm's disclosures attached to our new account paperwork for the most current revision of this list, our website or simply contact your advisor or the Firm for more information.

COMMISSION AND TRANSACTION FEE SCHEDULE

Please see Commission and Fee Schedule as other charges may apply to your account. The below commission schedule applies to brokerage accounts, Advisory accounts have a separate schedule based on the advisory agreement. Structured Product, Foreign Exchange and Fixed Income fee schedules apply to all clients.

Santander Private Client		Santander Retail Client	
Product	Commission	Product	Commission
Equities / Exchange Traded Funds	\$0	Equities / Exchange Traded Funds	\$50
International Equities	\$0	International Equities	1.00%
Options	\$0	Options	\$50
No Load Mutual Funds	\$0	No Load Mutual Funds	\$40
Load Mutual Funds	Load Mutual Funds and Unit Investment Trusts (UITs): sales charges apply as described in the mutual fund's or UIT's respective prospectus.	Load Mutual Funds	Load Mutual Funds and Unit Investment Trusts (UITs): sales charges apply as described in the mutual fund's or UIT's respective prospectus.
Unit Investment Trusts		Unit Investment Trusts	

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates.

INVESTMENT AND INSURANCE PRODUCTS ARE:	NOT FDIC INSURED	NOT BANK GUARANTEED
MAY LOSE VALUE	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT A BANK DEPOSIT

Market-Linked CDs and Structured Notes: imputed compensation to Santander Investment Services		Foreign Exchange (FX)	
Term in years	Our imputed compensation, not to exceed	Transaction amount in USD-equivalent	Markup
<1	1.00%	\$1,000 - \$10,000	1.50%
1	1.50%	\$10,001 - \$50,000	1.00%
2	2.25%	\$50,001 - \$100,000	0.75%
3	2.50%	\$100,001 - \$250,000	0.50%
4	2.75%	\$250,001 - \$500,000	0.30%
5 to 7	3.00%	Over \$500,000	0.25%

Fixed Income			
Product	Years to maturity	Markup/Markdown per bond	Markup/Markdown percentage of principal
		Maximum markup/markdown will be the lesser of \$/bond or percentage of principal	
Agency bonds Brokered CDs Corporate bonds Municipal bonds MBS/CMO/ABS	<2yrs	\$2	3.00%
	2yrs - <3yrs	\$3	3.00%
	3yrs - <4yrs	\$4	3.00%
	4yrs - <6yrs	\$6	3.00%
	6yrs - <9yrs	\$8	3.00%
	9yrs - <11yrs	\$10	3.00%
	>11yrs	\$15	3.00%
Treasury bills	1 mo - 1 yr	\$1	2.00%
Treasury notes Treasury bonds Treasury TIPS	<2yrs	\$1	2.00%
	2yrs - <3yrs	\$2	2.00%
	3yrs - <5yrs	\$3	2.00%
	5yrs - <7yrs	\$5	2.00%
	7yrs - <9yrs	\$7	2.00%
	9yrs - <11yrs	\$9	2.00%
	>11yrs	\$10	2.00%
Treasury STRIPS	all	\$5	2.00%
Non-Treasury zero-coupon bonds	all	\$5	2.00%

In certain circumstances, fees may be discounted depending on a variety of factors, including the nature and complexity of the service, the size of the account, the potential for additional business, the amount of work anticipated, and the attention needed to manage the client's account. It is the general policy of the Firm to not charge any client a commission exceeding 3.00%. The Firm will periodically review all fees assessed to our clients to ensure our billing practice is consistent with this policy. The Firm, at its discretion, may authorize exceptions to this policy at the discretion of senior management. In order to avoid conflicts of interest, the Financial Consultant's compensation will be reduced in proportion to any discount when applicable.

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