

SCHEDULE OF MISCELLANEOUS ACCOUNT AND SERVICE FEES

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.

Account or Service	Fee Amount	Frequency
ACCOUNT MAINTENANCE FEE		
Non-Retirement Account Fee ¹ Defined as a fee charged to a non-retirement account that is <i>not</i> a Advisory Account, an account holding an annuity only, and accounts with an Investments balance of \$50,000 AUM and above are excluded.	\$50.00	Annual
Automatic Outgoing Account Transfer	\$100.00	Per Transfer
Overnight Courier Fee – Standard Delivery	\$15.00	Per Event
Overnight Courier Fee – Saturday Delivery	\$20.00	Per Event
Overnight Courier Fee – International Delivery	\$30.00	Per Event
Retirement Account Fees		
Traditional IRA/Roth IRA Maintenance Fee ^{1,2}	\$50.00	Annual
Traditional IRA Termination Fee	\$100.00	Per Termination
Mutual Fund Only IRA/Roth IRA Maintenance Fee ^{1,2}	\$50.00	Annual
Mutual Fund Only IRA/Roth IRA Termination Fee	\$100.00	Per Termination
Qualified Retirement Plan and 403(b)(7) Maintenance Fee ^{1,2}	\$50.00	Annual
Qualified Retirement Plan and 403(b)(7) Termination Fee	\$100.00	Per Termination
Roth IRA Conversion Fee	\$25.00	Per Event
1099-R Processing Fee for Omnibus/Pooled QRP	\$10.00	Per Account
CASH MANAGEMENT SERVICES		
Outgoing Account Transfer Check	\$15.00	Per Event
Check Stop Payment	\$20.00	Per Stop Request
Return Check for Insufficient Funds	\$30.00	Per Returned Check
Federal Fund Wire Request - Outgoing	\$25.00	Per Wire
Investment Specific		
Reorganization or Tender Fee – Mandatory	\$35.00	Per Transaction
Reorganization or Tender Fee – Voluntary	\$40.00	Per Transaction
Physical Safekeeping – Foreign	\$3.00	Per Acct/Per Position/Per Month
Physical Safekeeping – Domestic	\$3.00	Per Acct/Per Position/Per Month
Foreign Receive and Deliver Fee - Transfer Only Euroclear	\$60.00	Per Transfer
Foreign Receive and Deliver Fee - Transfer Only All other foreign depositories	\$60.00	Per Transfer

¹ This fee is waived for Santander Select Customers

² This fee is waived for Advisory Accounts

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