## Investment Services Fee Schedule

Effective 8/1/2018

### Non-Retirement Account Annual Fee (1,3)
- **$50.00**

### Commissions

### Equities and Exchange Traded Funds

<table>
<thead>
<tr>
<th>Dollar Value</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - $5,000</td>
<td>$30 plus .009 of principal</td>
</tr>
<tr>
<td>$5,000.01 - $15,000</td>
<td>$30 plus .007 of principal</td>
</tr>
<tr>
<td>$15,000.01 - $25,000</td>
<td>$30 plus .006 of principal</td>
</tr>
<tr>
<td>$25,000.01 - $50,000</td>
<td>$30 plus .004 of principal</td>
</tr>
<tr>
<td>$50,000.01 +</td>
<td>$30 plus .0033 of principal</td>
</tr>
</tbody>
</table>

Minimum: Greater of $35 or $0.04 per share

Maximum: $0.44 per share on the first 100 shares, $0.33 per share from 101-500 shares and $0.22 per

### Mutual Funds and Unit Investments Trusts (2)

<table>
<thead>
<tr>
<th>Purchases</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>No load Funds Purchases</td>
<td>$45</td>
</tr>
<tr>
<td>Unit Investment Trust Redemptions (no fee for purchases)</td>
<td>$35</td>
</tr>
<tr>
<td>Unit Investment Trust Purchase per Prospectus</td>
<td>per Prospectus</td>
</tr>
</tbody>
</table>

### Fees

#### Account Transfers

- **Automatic Outgoing Account Transfer**
  - $100

#### Assets Movements Fee

- **Outgoing Account Transfer Check**
  - $15
- **Checking Stop Payment**
  - $20
- **Returned Checks**
  - $30

#### Overnight Courier Fee

- **Standard Delivery**
  - $15
- **Saturday Delivery**
  - $20
- **International Delivery**
  - $30

#### Foreign Receive and Deliver Fee - Transfers Only

- **Euroclear**
  - $60
- **All other foreign depositories**
  - $90

#### Physical Safekeeping

- **Foreign Securities (Per acct/per position/per mo.)**
  - $3
- **Domestic Securities (Per acct/per position/per mo.)**
  - $2.50

#### Wired Funds

- **Wire Transfer Fee**
  - $25

#### Reorganization or tender fee

- **Mandatory**
  - $35
- **Voluntary**
  - $40

### Retirement Account Fees

- **Traditional IRA/Roth IRA Maintenance Fee**
  - $50
- **Traditional IRA/Roth IRA Termination Fee**
  - $100
- **Mutual Fund Only IRA or Roth IRA - Maintenance Fee**
  - $50
- **Mutual Fund Only IRA or Roth IRA - Termination Fee**
  - $100
- **QRP and 403(b)(7) Maintenance Fee**
  - $50
- **QRP and 403(b)(7) Termination Fee**
  - $100
- **Roth IRA Conversion Fee**
  - $25
- **1099-R Processing Fee for Omnibus/Pooled QRPCs**
  - $10

Commissions, account service fees, and maintenance fees are subject to change without notice.

1. The fee is waived for Santander Select Customers.

2. Load mutual funds and Unit Investment Trusts (UITs): sales charges apply as described in the mutual fund’s or UIT’s respective prospectus. Please refer to the mutual fund’s or UIT’s respective prospectus for additional information.

3. Account fee is defined as a fee charged to a non-retirement account that is not a Managed account, an account holding an annuity only, and accounts with an Investments balance of $50,000 AUM and above are excluded.

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N3937BA 8/2018