



# Client Fees

## As of June 1, 2017

ACCOUNT FEES		
Account Fee (charged annually on July 1 for accounts opened for at least one year)		
For Accounts Enrolled in E-delivery of Statements and Trade Confirmations		\$25.00 *
For Accounts Receiving Paper Statements and Trade Confirmations		\$50.00 *
Note: Individual Advisory Accounts, Silver Plus / Gold / Platinum Corestone Accounts, 529 College Savings Plan Accounts, Education Savings Accounts, Retirement Plan Accounts (including IRAs), Loan Advance Accounts, Direct Business Accounts, Zero Balance Accounts, and accounts only holding annuities are waived.		
RETIREMENT PLANS		
IRS 990-T UBTI Tax Return Filing	Per Return Filed	\$200.00
Retirement Plan Annual Fee - for IRS Model 5305-SEP, SEP/SARSEP/SIMPLE Prototype, or Qualified Retirement Plan - Per Account (charged 1 year in advance)	Per Year	\$75.00 *
QRP Loan Initiation Fee (due with loan documentation); Note: Additional fees also apply and are payable directly to the loan's administrator according to the Loan Application for Qualified Retirement Plans.	Per Event	\$50.00
QRP Loan Default Fee (due at the time of loan default); Note: Loan administrator also reserves the right, subject to the terms of the plan and applicable law, to deduct any additional outstanding fees and other charges from any remaining retirement plan balance prior to a loan in default being declared a retirement plan distribution.	Per Event	\$100.00
Mutual Fund Only SEP IRA or Mutual Fund Only SIMPLE IRA Annual Fee - Per Account	Per Year	\$20.00 *
IRA and EDUCATION SAVINGS ACCOUNTS		
IRS 990-T UBTI Tax Return Filing	Per Return Filed	\$200.00
Mutual Fund Only Traditional IRA or Mutual Fund Only Roth IRA Annual Fee - Per Account	Per Year	\$20.00 *
Non-Mutual Fund Only IRA to Mutual Fund only IRA Conversion Fee	Per Conversion	\$50.00 **
Traditional IRA, Roth IRA, or Coverdell ESA Annual Fee - Per Account	Per Year	\$75.00 *
Resource Checking Stop Payments and Returned Checks	Per Event	\$25.00
PRODUCT FEES		
DRS Transfer (direct registration) Outgoing Transfers	Per Request	\$10.00
Euro Clear ACATS (charged coming in and going out)	Per Event	\$50.00
Foreign Clearance Fee ACATS (charged coming in and going out)	Per Event	\$75.00
IRS 990-T UBTI Tax Return Filing	Per Return Filed	\$200.00
Special Product Admin Fee - Upon Receipt, Subscription, Redemption, or Re-registration (includes Limited Partner, Managed Futures, Private Investments)	Per Event	\$50.00 **
Special Product Annual Maintenance Fee (includes Limited Partner, Managed Futures, Private Investments) Registered Security - Per Security	Per Year	\$35.00 *
Special Product Annual Maintenance Fee (includes Limited Partner, Managed Futures, Private Investments) Unregistered Security - Per Security	Per Year	\$125.00 *
Special Product Document Review to Determine Ability to Custody	Per Review	\$300.00
CORESTONE CHECKING and DEBIT CARD FEES		
Silver Account (checks only)	Per Year	\$25.00 ***
Silver Plus Account	Per Year	\$50.00
Silver Accounts Reorder Fee (includes register, deposit tickets, and 100 checks)	Per Order	\$12.50
Gold Account	Per Year	\$100.00
Corporate Gold Account	Per Year	\$150.00
Gold and Corporate Gold Accounts Reorder Fee	Per Order	\$10.00
Platinum Account	Per Year	\$150.00
Corporate Platinum Account	Per Year	\$250.00

CORESTONE CHECKING and DEBIT CARD FEES CONTINUED		
Platinum and Corporate Platinum Accounts Reorder Fee	Per Order	\$7.50
Stop Payment for Silver and Gold Accounts	Per Request	\$25.00
BillSuite (View, pay and manage bills online 24 hours a day, 7 days a week)		No Charge
Rewardsuite for Gold and Platinum Accounts		No Charge
Business Checks Initial Order (includes binder, register, deposit slips, and 252 checks)	Per Order	\$50.00
Carbon Copy Checks (initial order includes checkbook cover, register, and 100 checks)	Per Order	\$15.00
Cash Advance Fee (non-ATM)	Per Event	.25% of the transaction (\$2.50 minimum)
Foreign Transaction Fee (Visa fee for transactions performed outside U.S.)	Per Event	1% of Transaction
Personal Checks Initial Order (includes checkbook cover, register, deposit slips, and 40 checks)	Per Order	No Charge
Reorder Binder	Per Binder	\$20.00
Reorders (includes business register, deposit tickets, and 252 checks)	Per Order	\$40.00
Reorders (includes check register, and 100 checks)	Per Order	\$25.00
Retrieve Copy of Paid Check	Per Request	\$2.50
Retrieve Copy of Paid Visa Draft	Per Request	\$2.50
Returned Checks or ACH Debits (for any reason)	Per Event	\$25.00

MISCELLANEOUS FEES		
ACH Return Charge	Per Event	\$20.00
Don't Know (DK'd) Items from Receiving Firm	Per Event	\$10.00
Employee Stock Option	Per Event	\$50.00
Estate Valuation Fee (per security for assets not held at BFEC)	Per Security	\$2.00
Federal Funds Wire (domestic and international)	Per Event	\$20.00
Foreign Dividend Withholding	Per Event	Varies Depending on Country of Origin
Inactive Account Fee (no trades or margin interest of \$100, exchanges count as trade)	Per Year	\$25.00 *
Inactive Account Fee (no trades or margin interest of \$100, exchanges count as trade) Retail Mutual Fund Only Account	Per Year	\$12.50 *
Insufficient Funds (any returned check)	Per Transaction	\$20.00
GNMA Transfer and Legal Transfer (charged when any document other than a stock power or letter of authorization(LOA) is required)	Per Transaction	\$135.00
Overnight Check Delivery (check issued by Pershing and overnighted)	Per Event	\$12.00
Overnight Check Foreign Delivery (check issued by Pershing and overnighted)	Per Event	\$25.00
Overnight Check Saturday Delivery (check issued by Pershing and overnighted)	Per Event	\$18.00
Restricted Legal Transfer	Per Certificate	\$75.00
Restricted Stock Filing Premium Services	Per Event	\$50.00
Stop Payment Fee	Per Event	\$10.00
Transfer and Ship, Depository Registration System (DRS) eligible securities (agent may charge additional fees for registration)	Per Certificate	\$10.00
Transfer and Ship, Depository Trust Company (DTC) (if not Direct Registration System, DTC fees may vary)	Per Certificate	\$500.00
Transfer and Ship, Pershing Fee	Per Certificate	\$75.00
Voluntary Conversions, Elections, Exercises (Reorg - per election, not per offer)	Per Election	\$50.00 **

TRADE RELATED FEES - (IN ADDITION TO COMMISSIONS)			
Equities	Per Trade	\$7.50	**
Equity Sells SEC fee	Per Trade	Principal of trade x 0.00001740	**
Fixed Income (all secondary market purchases and sells)	Per Trade	\$7.50	**
Foreign Ordinary Execution Fee	Per Trade	Ranges from 35 to 100 basis points of trade principal depending on country	**
Foreign Ordinary Settlement Fee	Per Trade	Ranges from \$15 to \$150 per trade depending on the country	**
French Financial Transaction Tax	Per Trade	.2% of principal	**
Italian Financial Transaction Tax	Per Trade	.12% of principal	**
Mutual Fund Purchases & Sells (systematic trades and 529 Plans are exempt)	Per Trade	\$7.50	**
Options	Per Trade	\$7.50	**
Options Transaction Fee	Per Trade	Fluctuating Fee set by the US Options Exchanges historically <\$0.05 per contract	**
Unit Investment Trust (UIT) Sells	Per Trade	\$7.50	**

STATEMENT RELATED FEES		
Forced Customer Statements (months not auto generated)	Per Request	\$1.00
Year End Account Report	Per Request	\$2.00

TERMINATION FEES		
Non-Retirement Account Outgoing ACAT Transfer Fee	Per Event	\$125.00
Retirement Account Termination Fee - Account Closings and Account Transfers Away from Firm (in addition to annual fee)	Per Event	\$95.00

\* Fee is waived if household is \$500,000 or greater, or is an advisory account. For householded accounts below a \$500,000 asset value, an annual total household cap of \$250 will be in place for IRA Fees, Inactive Fees and Account Fees.

\*\* Fee is waived if held in an advisory account.

\*\*\* Fee only applies if the average monthly balance in bank deposit or money market fund falls below \$25,000.

Please Note: The fees disclosed on the Client Fee Schedule are in addition to the costs of investment related fees, such as commissions, 12b-1 fees, advisory fees, etc.