Commission and Fee Schedules

ASSET MANAGEMENT ACCOUNT PROGRAM	
Minimum Deposit required to open account	$10,000.00 in any combination of cash and/or securities
Annual Fee	$100.00
Monthly Service Fee	$25.00*

*To avoid the monthly service fee: Maintain minimum daily balance in your AMA account of $10,000.00

ANNUAL ACCOUNT FEES FOR ASSET MANAGEMENT ACCOUNTS:
All annual account fees on the AMA will be charged on the Anniversary Date of the account opening. FCIS may reduce or waive account fees based on a client's total household relationship, as follows: For households with combined bank and brokerage assets of $100,000.00 or more on the account Anniversary Date. Your total household relationship includes all personal assets included in your FCB and FCIS relationship.

FULL SERVICE EQUITIES

Principal Value	Commission Formula
under $4,999	$42 + .0075 of the principal dollar amount
$5,000 - $11,999	$50 + .0065 of the principal dollar amount
$12,000 - $21,999	$60 + .005 of the principal dollar amount
$22,000 - $49,999	$80 + .004 of the principal dollar amount
$50,000 - $299,999	$100 + .0035 of the principal dollar amount
over $300,000	$150 + .003 of the principal dollar amount
Minimum commission charge:	$45
Minimum per share commission charge:	$0.05

FULL SERVICE OPTIONS

Principal Value	Commission Formula
under $3,000	$40 + .013 of the principal dollar amount
$3,000 - $9,999	$40 + .010 of the principal dollar amount
over $10,000	$40 + .007 of the principal dollar amount
Minimum commission charge 1 - 10 contracts:	$40 + $3 per contract
Minimum commission charge over 11 contracts:	$40 + $2.50 per contract

(continued)

Online Equities and Online Options commission schedules are only available for clients who trade online and have no Full Service brokerage relationship with a financial consultant or receive assistance from the Trading Desk.

ONLINE EQUITIES	
Share Amount	**Commission Formula**
1 - 1000 shares	$19.95
1001 shares and over	$19.95 + $.03/share over 1,000 shares
Minimum commission charge:	$19.95

ONLINE OPTIONS	
Contract Amount	**Commission Formula**
1 contract and over	$29.95 + $1.75 per contract
Minimum commission charge:	$31.70

BONDS
S Government, Municipal, Corporate and Zero Coupon bonds Auction and agency transactions: $50 per issue. Secondary transactions: fee charged is a factor of the coupon, size of the order, credit quality, maturity date, other features of each issue, and is included in the price per bond. Please contact your Registered Representative or our Trading Desk toll-free at 1.800.229.0205 option 1 for additional information.

MARGIN ACCOUNTS	
Debit Balance	**Pershing Base Lending Rate Plus**
over $50,000	0.75%
$30,000 - $49,999	1.50%
$10,000 - $29,999	2.00%
under $9,999	2.75%
Required minimum equity:	$2000.00

MUTUAL FUNDS	
No-load Funds*:	$25 transaction fee per security
Minimum Mutual Fund purchase:	$50
*Load Mutual Funds and Unit Investment Trusts are charged as indicated in the prospectus.	

(continued)

Miscellaneous Fees	
Non-Activity Fee (based on calendar year January through December) If account value is less than $99,999 If account value is more than $100,000	 $50 $0
IRA Accounts (Traditional IRA, Roth IRA, SEP IRA and Coverdell Education Savings) Annual Custodian Fee if account value is less than $99,999 if account value is more than $100,000 Simple IRA, SARSEP/Prototype SEP and 403(b)(7) if account value is less than $99,999 if account value is more than $100,000 IRA Mutual Fund Only and Mutual Fund Only Roth IRA if account value is less than $99,999 if account value is more than $100,000 Qualified Retirement Plans Individual(k), Simplified 401(k), Simplified Profit Sharing, Simplified Money Purchase Plan if account value is less than $99,999 if account value is more than $100,000 Flex 401(k) and Flex Profit Sharing/Money Purchase Plan if account value is less than $99,999 if account value is more than $100,000 Conversion from Traditional IRA to an IRA Mutual Fund Only Account IRA, SEP, Simple, Roth, ESA, Qualified Retirement Plans account termination fee	 $50 $0 $58.50 $0 $12 $0 $75 $0 $125 $0 $50 $95
Wire Fee	$20
Returned Check Fee	$30
Stop Payment Check Fee	$10
ACH Return Charge	$30
Voided Check Error	$30
Uncollected Funds	$30
Copy of Check Fee	$2.50
Paper Communication (statements, confirmations, notifications) Subscription Fee (per month) *Effective 01/01/2024 Paper Tax Document Fee* *Paper Tax Document Fee not charged if account is charged Paper Communication Subscription Fee	$3 $10
Paper Statement Surcharge Fee (per statement)* *Discontinued 12/31/2023	$0.75
Statement copies (per copy) or Year End Account Report (per copy)*	$5
Weekday Overnight Fee	$12
Saturday Overnight Fee	$18
Registered Mail	$10
General Research Fee (per item)	$25

(continued)

Cost Basis Research Fee (basic research up to 10 items)	$25
Cost Basis Research Fee (complex research)	negotiated
Reorganization – Voluntary Tender Fee (per item)	$20
Margin/Cash Trade Extension	$20
Outgoing Transfer Fee	$100
Foreign Securities Surcharge	$75
Foreign Fixed Income Securities Clearance	$50
Foreign Securities Safekeeping (per position per month)	$5
Direct Registration Fee	$10
Direct Registration into Custodian	pass thru
Confirmation Handling Fee	$4
Legal Transfer/Accommodation Transfer/Restricted Stock	$60
Transfer and Ship of Securities and Bonds (if eligible for transfer & ship)	$60
Securities Safekeeping Charge (per position per month)	$2
Equity/ETF Dividend Reinvestment	$1
Special Products Held In Retirement Account Fee (annual per position)	$35
Unregistered Special Product Held in a Retirement Account (annual per position)	$125
Alternative Annual Fee – Registered	$35
Alternative Annual Fee – Unregistered	$125

The above fees are First Citizens Investor Services fees and do not reflect other standard nominal charges levied by the securities industry.

All rates, fees and commissions are subject to change without notice.

Investments in securities, annuities and insurance are not insured by the FDIC or any federal government agency; may lose value; are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate; and are subject to investment risks, including possible loss of the principal amount invested. Brokerage and some investment advisory services are offered through First Citizens Investor Services, Inc. Member FINRA/SIPC. First Citizens Asset Management, Inc. provides investment advisory services.

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