



## Customer Fee Schedule Effective 9/1/2009

<b>Checking &amp; Debit Card Fees</b>	
Advantage Account—Basic (check writing only)	No annual fee for check writing
Advantage Account—Standard (debit card)	\$125 annual fee
<b>Check Orders—Individual</b>	
Initial order-standard wallet (40 checks)	Free
Re-order standard wallet (150)	\$9
Initial order-standard duplicate (150 checks)	\$20
Re-order standard duplicate (150)	\$20
<b>Check Orders—Corporate</b>	
Initial order (Three to a page) 300 checks	\$58
Re-order (Three to a page) 150 checks	\$43.50
<b>Misc. Fees—Advantage Account</b>	
Insufficient Funds	\$20
Stop Payment Order	\$25
Returned Checks	\$25
Check Research	\$5 each
Check Copies	Three free copies per month; \$15 each over 3
ATM Transaction	No internal service fee
<b>Other Fees</b>	
Prepayment on Sale (payment prior to settlement date)	Margin Rate with \$15 Minimum
Overnight Express Mail	\$15
Client Online Access to Account	No Charge
Deposited Item Returned	\$10 per item
Postage & Handling	\$6
Bond Redemptions	No Charge
Transfer on Death Application Fee	No charge
Stop Payment on checks issued by City Securities Corporation	No Charge
Online Bill Pay	Pass on charge from Vendor, currently \$7 per month
<b>Transfer Fees</b> (any additional transfer agent fees are passed on at cost)	
Account Transfer to another broker/dealer (ACAT only)	\$95
Physical Certificate Issuance (if possible)	\$125 (\$200 rush order)
Delivery of position through Direct Registration System	No Charge
Physical Certificate Reject Fee	\$50 per item
Direct Registration Reject Fee	\$75 per item
Foreign Securities (order out)	\$250 per security (pass on fee)
Customer Name Safekeeping	We no longer offer accounts to be opened or changed to "Register & Hold" or "Register & Ship."
GNMA Certificate Issuance	\$125
<b>Reorganization Activity</b>	
Non-Physical	No charge
Instructions received after expiration	\$250 per item

<b>Retirement Account Fees</b>	
IRA Custodial Fee- Annual Maintenance	\$35
IRA Custodial Fee-Termination Fee	\$95
<b>Qualified Retirement Plans – using First Clearing Prototype</b>	
QRP EZ Plan	
Set up Fee	\$125*
Annual Maintenance Fee	\$75
Amendments (client generated)	\$50
Replacement Kit – Binder	\$50
Replacement Kit – CD	\$25
QRP Standardized Plan	
Set up Fee	\$250*
Annual Maintenance Fee	\$150
Amendments (client generated)	\$50
Replacement Kit – Binder	\$50
Replacement Kit – CD	\$25
QRP Non-Standardize Plan	
Set up Fee	\$250*
Annual Maintenance Fee	\$150
Amendments (client generated)	\$50
Replacement Kit – Binder	\$50
Replacement Kit – CD	\$25
* includes first year maintenance	

<b>Annual Inactive Account Fees</b>	
Custodial Accounts	\$30
All other Accounts (excluding IRAs, Advantage Standard with debit card, and advisory accounts)	\$50

<b>Margin Interest Rates</b>	
<b><u>Debit balance:</u></b>	<b><u>Interest charged:</u></b>
\$1 - \$10,000	Prime rate + 1.25%
\$10,000.01 - \$20,000	Prime rate + 1.00%
\$20,000.01 - \$30,000	Prime rate + 0.75%
\$30,000.01 - \$50,000	Prime rate + 0.50%
\$50,000.01 - \$100,000	Prime rate
\$100,000.01 and over	Prime rate – 0.50%

With any of the client services items listed above, there may be certain instances where additional fees apply and will be charged and priced based on the situation.