



Trust Department Account Fee Schedule

Managed Discretionary Accounts

- Irrevocable Trusts
- Conservatorships
- Probates and Administration

Tier		Rate
First	\$1,000,000	.0130
Next	1,000,000	.0090
Next	1,000,000	.0070
Over	3,000,000	.0060

- Rates are based on the absolute market value of assets and liabilities
- Minimum annual fee of \$2,000 applies for Trust Accounts and Conservatorships
- Minimum annual fee of \$3,500 applies for Probates and Estate Administration
- Separate outside advisor fees are not included in this schedule
- A 25% discount may apply where Trust Agreement states that Trustee has no investment responsibility.

• Life Insurance Trusts

Flat \$2,000 annual fee, plus \$250 per life insurance policy.

Managed Agency Accounts

- Revocable Trusts
- Investment Management Accounts
- Managed IRAs

Tier		Rate
First	\$1,000,000	.0120
Next	1,000,000	.0080
Next	1,000,000	.0060
Over	3,000,000	.0050

- Rates are based on the absolute market value of assets and liabilities
- Minimum annual fee of \$2,000 applies

Directed Accounts

- Custodial Accounts
- Self-Directed IRAs

Tier		Rate
First	\$1,000,000	.0060
Next	1,000,000	.0045
Over	2,000,000	.0030

- Rates are based on the absolute market value of assets and liabilities
- Minimum annual fee of \$1,000 applies

Additional Fees (if applicable):

Fiduciary Tax Preparation **\$350**

Fiduciary tax return preparation or as billed by accountant, if greater.

Owner Occupied Real Estate **\$300**

Annual fee per parcel to hold title, pay insurance, and taxes. The value of owner-occupied real estate is not included in the market value calculation.

Real Estate Inspection Fee **\$100**

Fee assessed per inspection of property.

Real Estate Purchases & Sales

Without a broker - Up to 7%

With a broker - Up to 3%

Special Assets **Negotiated**

Non-publicly traded securities or unusual assets held in account.

Mineral Interests

5.0% of gross receipts

Outside Investment Advisor

Additional 10 basis points per tier

Individual Investment Products

There may be a higher fee charged for an individual investment product. This will be disclosed at the purchase of that investment.

Termination Fees

A termination fee will be charged to the account at an hourly rate of \$125 with a minimum of \$500. If the account has been open less than 1 year, the minimum termination fee will be one year's fee with credit for prior fees collected.

Other Extraordinary Fees

From time to time, we may provide other extra-ordinary services at negotiated rates, normally \$125 per hour.

Past Due Fees **2% Monthly**

Some Investments Offered

- Are not FDIC Insured
- Contain no bank guarantee
- May lose Value

Effective 9/1/2014

Bank of Utah reserves the right to change fees with 30 days advance notice.