

Traditional IRA, Roth IRA, SEP IRA, & Non-Qualified Accounts

Community National Bank (CNB) will charge custodial fees for the processing of each account. Fees are based on the calendar year and are not prorated based on establishment or termination dates. Fees are not based on investment performance. The set up fee and base fees are due upon establishment of the account. The annual base fee is due the beginning of each calendar year thereafter. Other fees will be billed after the calendar year has ended. Special service fees will be due as they occur. CNB reserves the right to require a minimum cash balance for annual and/or termination fees for accounts with a low market value, pending transaction, or minimal cash flow. Please contact our office for more information.

Note: Some investment products have made arrangements wherein the Community National Bank (CNB) account fees, or a portion thereof, are covered when an account owner chooses their product as an IRA investment. See the investment prospectus and supplements or contact the investment sponsor or CNB for more details regarding fee arrangements. If at any time an investment sponsor elects to discontinue the fee arrangement, or a portion thereof, the account owner will become responsible for payment of all fees associated with their account. CNB's acceptance of fees owed by the account owner, hereunder, through such arrangements shall not be construed as CNB's endorsement or recommendation of any investment product(s).

SET UP FEE	<i>Please submit with account application to avoid any processing delays.</i>		\$25.00
ANNUAL BASE FEE	<i>The base fee is due upon establishment, assessed on a calendar year basis, and is not pro-rated.</i>		\$80.00
TRANSACTION FEES			
<ul style="list-style-type: none"> • Paper Statement Fee¹ Options are Annual, Quarterly, or Monthly • Investment Holding Fee No Charge for REITs, BDCs, Interval Funds, and other Standard Investments² Non-Standard Investments³ (See definitions of Non-Standard and Standard Investments below) • Purchases, Sales, Corporate Actions Standard Investments² Non-Standard Investments³ Periodic Purchases of Standard Investments² • Cash Disbursements Distributions by ACH Distributions by Check Cash Transfer, Conversion, Recharacterization • Re-Registration Charges Per Investment⁴ 			\$ 5.00 per statement No charge \$50.00 each \$10.00 each \$50.00 each \$ 5.00 each No charge \$10.00 each \$25.00 each \$50.00 each
Closing Fees			\$150.00 + Transaction Fees Above
Late Payment Fee			\$20.00 per month
SPECIAL SERVICE FEES <i>Subject to change without notice - Due upon occurrence</i>			
Duplicate or Interim Statement	\$10 each	Special Service/Research	\$75 per transaction/per hour*
Stop Payment or Returned Check	\$30 each	Outgoing Wire	\$30 each**
Return ACH	\$10 each	Incoming Wire	\$10 each**
Processing Funds Received for Closed Accounts	\$25 each	Special Mailing, Continental U.S.	\$35 each**
Reprocessing of Tax Forms	\$50 each		
*Applies when special processing is required for time sensitive material or if additional services are required to process the transaction. One hour minimum charge. **CNB cannot guarantee the timeliness of other entities.			

Footnotes

¹By signing up for online access and **eStatement delivery**, you can avoid the \$5 paper statement fee. eStatements are generated and delivered free of charge! Online applications may be found on our website at www.cnbcustody.com. If a statement frequency is not chosen, your statements will be sent on an annual basis.

²**Standard Investments** include mutual funds, publicly traded stocks & bonds, REITs, BDCs, interval funds, certificate of deposit, annuities, brokerage accounts, and other investments as determined by CNB.

³**Non-Standard Investments** include private stocks, bonds & notes, limited partnerships, limited liability companies, and other investments as determined by CNB. REITs are considered "standard".

⁴**Re-Registration Charges** apply to investments leaving an account due to transfer, distribution, conversion, recharacterization, divorce, or death. Many transfer agents also charge a fee to re-register the investments they service. Please contact the specific transfer agent(s) to see if any additional fees may apply.

We reserve the right to charge administrative fees for additional services not specifically covered and may be required or requested of CNB.