

This schedule reflects charges assessed to customers for various services. Fees may be revised by American Trust Investment Services, Inc. to reflect current costs and market circumstances.

Account Service Fees	NFS Fee Amount	RBC Fee Amount	Frequency
Full TOA Delivery (Outgoing ACAT)	\$75.00	\$120.00	Upon Closure of Account
Health Savings Account (HSA) Maintenance Fee	\$35.00	N/A	Annual
Health Savings Account Liquidation/Termination Fee	\$25.00	N/A	Upon Closure of Account
IRA Maintenance Fee	\$35.00	\$35.00	Annual
IRA Termination Fee	\$125.00	\$120.00	Upon Closure of Account
IRS Form 990-T Tax Filing Fee	\$75.00	\$250.00	Annual (if filing is required)
Alternative Investment Transfers/Re-registrations	\$50.00	\$100.00	Per Transaction
Alternative Investment Custody/Valuation –Registered	\$35.00	\$100.00	Annual (per position)
Alternative Investment Custody/Valuation –Non-Registered	\$125.00	\$100.00	Annual (per position)
Inactive Custody Fee	\$40.00	\$50.00	Annual
Cash Management Fees	Fee Amount	Fee Amount	Frequency
Cash Management Account Fee	\$10.00	\$0.00	Annual
Cash Management Checkwriting Fee	\$5.00	\$0.00	Annual
Cash Management Debit Card Fee	\$5.00	\$0.00	Annual
Premier Access	\$100.00	\$120.00	Annual
Brokerage Access/Debit Card	\$50.00	\$0.00	Annual
Brokerage Access Premier Metal Card Upgrade	\$10.00	N/A	Annual
Certificate Processing/Fees	Fee Amount	Fee Amount	Frequency
Legal Transfer Fee	\$150.00	\$200.00	Per Certificate
Legal Return Fee	\$75.00	\$200.00	Per Certificate
Physical Reorganization	\$150.00	\$650.00	Per Position
Selling Restricted Stock with approval or Legend Removal	\$150.00	\$95.00	Per Transaction
Selling Restricted Stock without approval	\$250.00	N/A	Per Transaction
Selling Restricted Stock Under \$1.00	\$250.00	\$250.00	Per Transaction
Transfer & Ship (DRS Eligible)	\$35.00	\$25.00	Per Position
Transfer & Ship (Non DRS Eligible)	\$500.00	\$650.00	Per Position
Safekeeping Fee	\$15.00	\$50.00/yr	Per Position/Per Month
Miscellaneous Fees	Fee Amount	Fee Amount	Frequency
Outgoing Wire Fee	\$15.00	\$20.00	Per Transaction
Stop Payment Fee	\$25.00	\$0.00	Per Check
Return Check Fee	\$25.00	\$50.00	Per Check
Regulation T Extension	\$15.00	\$10.00	Per Extension
Systematic Withdrawal (SWP) and Periodic Investment (PIP)	\$5.00	\$6.00	Per Transaction
Foreign Exchange Transaction Fee	\$15.00	At Cost	Per Transaction
Overnight Delivery (Non-IRA Accounts)	varies	\$25.00	Per Request
Saturday Delivery	varies	At Cost	Per Request
Overnight Delivery (IRA Accounts)	\$15.00	\$6.00	Per Request
Service Fee	\$15.00	\$15.00	Per Transaction