

The following fees may apply to your account effective July 1, 2007

Money Market and Cashiering

Rush Orders for Checks	\$22
Stop Payment or Returned Checks	\$25
Copies of Cancelled Paid Checks	\$20
Check Writing Termination	\$20
Gold Debit Card - Annual Fee	\$40

Account Transfer/Deliveries between Broker Dealers or other Agents/Mutual Fund Companies

Account Transfer Fee (Full & Partial ACAT)	\$25
Book Entry of Securities (per Issue)	\$25 plus any depository fees at cost

General

Wire Transfer	
US Bank	\$20
Foreign Bank	\$50
Prepay Fee	\$20 plus interest at prevailing margin rate additional charges may apply depending on delivery destination

Overnight Delivery Minimum Fees

Regular Next Day	\$25
Priority Next Day	\$30
Saturday Delivery	\$40
Foreign Address	\$60 minimum

Certificates

Courtesy Transfers	\$50 plus any transfer agent/depository fees at cost
Direct Registration Issue Surcharge	\$30 per request for physical certificate of an issue that is DRS eligible pass through of any transfer agent fees
Direct Registration Issue Withdrawal Of DRS shares from Transfer Agent	\$50 plus any transfer agent/depository fees at cost
Processing of Restricted Securities	\$50 plus overnight delivery fees refer to fee schedule above
DTCC 'DWAC' Movement	\$50 per event
DTCC Restricted Deposit Service (RDS)	\$50 legal deposits made directly to DTCC
Large Certificate Deposit Review Fee	\$50 (500,000 shares and above)
Reorg (Redemption, Exchange, Calls, Maturity, Capital Change)	\$25
Tenders	\$.03 per share with a \$5 minimum - \$100 maximum

Traditional IRA

Account Opening	\$25
Annual Fee	\$40
Account Termination	\$60

Other Retirement Accounts

Fees can vary by plan type, see your plan documents

Inactive Account Fee

Inactive Account Fee	\$50
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Other fees may apply