

Merrill Schedule of Miscellaneous Account and Service Fees

At Merrill, we offer a wide variety of account programs and services with a broad range of features and benefits. Below is a list of fees and charges, which may apply to your account(s) at Merrill. The listed fees below do not include commissions, markups, commission equivalents or advisory fees. Some of these fees may be waived under certain conditions. Fees are subject to change. Please speak with your financial advisor if you have any questions regarding our account or service fees.

Please refer to your account agreement(s) for specific information about your account and service fees.

NOTE: The "[Acronyms for Account Names](#)" section at the bottom of this document provides a list of acronyms used in this fee schedule.

	Account or Service	Fee Amount	Frequency
Account Maintenance Fees	Account Fee (per account)		
	WCMA	\$300	Annual
	ICMA	\$275	Annual
	EMA, WCMA SUB	\$150	Annual
	BIA, CMA	\$125	Annual
	MSA	\$100	Annual
	EMA II	\$80	Annual
	DELAWARE, BUS. DELAWARE (USD)	\$65 (No fee if properly linked to an ICMA account)	Annual
	DELAWARE, BUS. DELAWARE (NON-USD)	\$75 (No fee if properly linked to an ICMA account)	Annual
	EMA SUB	\$50	Annual
	CMA SUB	\$25	Annual
	CMA for Trust Account	\$125 per Account (Living Trust) – Bank as Trustee	Annual
	CMA Trust SUB	\$50 per Account (Living Trust) – Bank as Trustee	Annual
	WCMA, WCMA SUB, BIA	\$25, \$12.50, \$10.40 (in lieu of annual fee listed above)	Monthly
	BASIC (KEOGH PLAN)	Annual custodial fee, includes loan maintenance fee, 25 basis points min \$60 (\$80 for profit sharing and money purchase with 1 plans) max \$100 Prototype plan fee, \$50 per plan type (profit sharing and money purchase)	Annual Annual (Plan Sponsor Only)
Duplicate Statement			
BIA, WCMA, WCMA SUB	1 free per month/ \$5 per statement thereafter	Transactional	
Payment Extension			
WCMA, WCMA SUB	\$25	Transactional	
Transfer and Termination Fees	Account Transfer Fee		
	BIA, CMA, CMA SUB, EMA, EMA SUB, EMA II, ICMA, IRA (IRA, Roth, IRRA), RCMA, WCMA, WCMA SUB, 401K	\$95	Transactional
	IRA (SEP SIMPLE, BASIC), RSA	\$75	Transactional
	HSA	\$50	Transactional
	Closeout Fee (In Lieu of Transfer Fee)		
HSA	\$50	Transactional	
IRA, IRRA, ROTH	\$95	Transactional	

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	Account or Service	Fee Amount	Frequency
Cash Management Services	ACH Credits BIA, WCMA SUB	200 free per month; \$0.12 per item thereafter	Transactional
	ACH Debits BIA	No fee/Excess Transaction Fees Apply	Transactional
	WCMA SUB	200 free per month; \$0.12 per item thereafter	Transactional
	Cash Advance Fee (non-ATM) CMA, WCMA, WCMA SUB, EMA, EMA II, ICMA	0.25% of principal; \$2.50 minimum fee	Transactional
	Check Deposits — Non U.S. Currency, different country and currency BIA, WCMA, WCMA SUB	\$75	Transactional
	Check Deposits — Non U.S. Currency, same country and currency BIA, WCMA, WCMA SUB	\$15	Transactional
	Check Deposits — U.S. Currency BIA	No fee for the first 10 checks processed per month, \$0.35 per check thereafter	Transactional
	EMA, EMA II, EMA SUB	No fee for the first 100 checks deposited per month; \$0.25 per check deposited after 100	Transactional
	WCMA SUB	\$0.35 per Item	Transactional
	Check Writing BIA	3 free per month/\$15 per item thereafter	Transactional
	EMA	200 free per month; \$.15 per item thereafter	Transactional
	EMA II	\$.15 per item	Transactional
	WCMA SUB	\$0.35 per item	Transactional
	Visa International Transaction CMA, CMA SUB, EMA, EMA SUB, WCMA, WCMA SUB	2% OF US \$ AMOUNT	Transactional
	Excess Transaction Fee BIA	\$15	Transactional
	Non-Bank of America ATM Transactions CMA	ATM surcharges reimbursed up to \$200 per year at U.S. ATMs (includes all U.S. territories — U.S. Virgin Islands, Guam, Federated States of Micronesia, Midway Islands and Puerto Rico)	Transactional
	EMA, EMA II	No fee for the first 100 ATM transactions per calendar year; \$1 per transaction over 100	Transactional
	WCMA, WCMA SUB	No fee for the first 52 ATM transactions per calendar year, \$1 per transaction over 52.	Transactional
	WCMA SUB	\$25	Transactional
	ICMA	\$20	Transactional
	Remote Check Deposit Service — Maintenance Fee BIA, WCMA, WCMA SUB	\$50 up to 5 accounts. \$10 per account thereafter	Transactional
	Remote Check Deposit Service — Setup Fee BIA, WCMA, WCMA SUB	\$125 (one time)	Transactional
	WCMA SUB	\$15	Transactional
	ICMA	\$10	Transactional
	Return of Pre-authorized Debit CMA, CMA SUB	\$20	Transactional
	Stop Payment Fee BIA, WCMA, WCMA SUB, EMA, EMA II	\$25	Transactional
	ICMA	\$12	Transactional
	Voluntary Exchange WCMA, WCMA SUB, CMA, CMA SUB	\$30	Transactional
	Return Check Deposit Fee ICMA	\$10	Transactional
	EMA, EMA II	\$20	Transactional

Account or Service		Fee Amount	Frequency
Wire Transfer	USD Federal Wire Transfer (Branch) Various Accounts	\$30 per wire for accounts with less than \$250,000 in statement-linked assets; Four free wires per calendar year (\$30 per wire thereafter) for accounts with more than \$250,000 in statement-linked assets)	Transactional
	Bond Coupon Deposit Various Accounts	\$5	Transactional
Investment Specific Merrill Fees	Mandatory Exchange WCMA, WCMA SUB, CMA, CMA SUB	\$50	Transactional
	Corporate Actions — Reorg Processing Fee Various Accounts	\$50	Transactional
	Corporate Actions — Transaction Fee Various Accounts	\$30	Transactional
	Precious Metals — Service Fee	Brokerage Accounts (Annual Rate): Gold, Platinum, Palladium — 0.50% Silver — 0.60% Managed Accounts (Annual Rate): Gold, Platinum, Palladium — 0.30% Silver — 0.40% Based upon the average daily valuation of the Precious Metals held in such account	Monthly
	American Depository Receipt ("ADR") Cable Fee Various Accounts	Varies from \$15-\$20 per conversion + \$.05 per share	Transactional
Third-Party Fees	ADR Certificate Fee Various Accounts	Varies	Transactional
	Delivery of Non-Government Securities — Direct Registration System ("DRS") Eligible or Participating Various Accounts	\$25	Transactional
	Delivery of Non-Government Securities — Not DRS Eligible Various Accounts	\$500	Transactional
	Deposit Withdrawal at Custodian (DWAC) Various Accounts	Varies	Transactional
	Legal Transfer Fee — Depository Trust Company Various Accounts	\$75	Transactional

Acronyms for Account Names

Acronym	Full Name
BIA	Business Investor Account
CMA	Cash Management Account
CMA SUB	Cash Management Account SubAccount
ESA	Education Savings Account
EMA	Endowment Management Account
EMA SUB	Endowment Management Account SubAccount
EMA II	Endowment Management Account II
HSA	Health Savings Account
ICMA	International Cash Management Account

Acronym	Full Name
IRA	Individual Retirement Account
IRRA	Individual Retirement Rollover Account
MSA	Medical Savings Account
RCMA	Retirement Cash Management Account
RSA	Retirement Selector Account
ROTH	Roth Individual Retirement Account
WCMA	Working Capital Management Account
WCMA SUB	Working Capital Management SubAccount