

Navy Federal Financial Group Digital Investor Special Services and Fees

Fee Type	Description	Amount
IRA Custodial Fee	A fee for Roth and Traditional IRAs billed at account opening and annually on the anniversary of account opening.	\$15
IRA Closing Fee	A fee to close a Roth or Traditional IRA that is billed at account closing.	\$75
ACAT Out (USA)	A fee assessed if you transfer your account to another brokerage firm; only whole shares can be transferred	\$65
ACAT pass through fee (inbound and outbound) - per position	A fee assessed for each position you transfer to or from another brokerage firm; only whole shares can be transferred	\$0.10
DWAC Transfer - per position	A fee assessed for each paper stock certificate you transfer from another custodian	\$75
DTC Deliveries/ Receives - per position	A fee assessed for each position you transfer to or from another brokerage firm if they use DTC; only whole shares can be transferred	\$15
Returned Checks	A fee assessed if a check submitted by you or someone acting on your behalf can't be deposited	\$20
Check Stop Payments	A fee assessed if you request a stop payment on a check that was issued from your brokerage account	\$25
Overnight Check Delivery	A fee assessed if you request a check from your brokerage account be sent by express mail	\$20
Returned Wire Transfers (applies to attempted third party wires)	A fee assessed for wire requests that can't be completed	\$35
1099 Request for Exempt Accounts	A fee assessed if you request a tax form for an account that wouldn't usually receive one	\$50
Physical Copy of Tax Document (Fax and Regular Mail)	A fee assessed for each paper copy you request of a tax form that was issued electronically	\$25
Physical Copy of Trade Confirmations - per confirmation	A fee assessed for each paper copy you request of a trade confirmation that was issued electronically	\$3
Physical Copy of Monthly Account Statements - per statement	A fee assessed for each paper copy you request of an account statement that was issued electronically	\$5
Paper Check / e-check (USD)	A fee assessed if you request a paper or electronic check from your brokerage account	\$3
Outgoing Domestic Wire Transfer	A fee for wire transfers requested to a domestic location	\$25
Outgoing International Wire Transfer	A fee for wire transfers requested to an international location	\$35
Returned ACH Fee - per ACH failure	A fee assessed if an ACH you entered can't be completed	\$20
SEC Fee (sell side only) per million	A fee charged by the Securities & Exchange Commission (SEC) to register and trade securities. It is only charged when selling securities.	\$13 per \$1,000,000 sold, rounded up to the nearest penny
TAF Fee (sell side only) per share	A regulatory fee assessed by FINRA to recover the cost of supervision. It is only charged when selling securities.	\$0.000119 per share sold, rounded up to the nearest penny, with a maximum charge of \$5.95 per trade
Foreign Dividend Tax Withheld	A percentage of dividends paid by companies based outside of the US that is withheld as a tax	Varies by country
Additional shares traded	You can trade up to 2,000 shares per month as part of your subscription. This fee is assessed for each share over 2,000 that you trade in a month.	\$0.01 per share