



PERSHING ACCOUNT FEES (FULL SERVICE)

TRADE RELATED FEES	<ul style="list-style-type: none"> ➤ Cash Due & Margin Interest Charges as applicable ➤ Confirmation Processing (No Charge for e-Delivery) \$ 2.50 Per paper mailing on Individual, Joint, TOD & Pershing Retirement Accounts ➤ Employee Stock Option Exercise (plus margin interest as incurred) \$75 ➤ Margin Trade Extensions/No Load Transaction Fee (non-advisory) \$25 ➤ No Load Short Term Redemption (Pershing NTF Funds Only) \$50 ➤ No Load Transaction Fee (non-advisory accounts only) \$59 ➤ REIT/BDC Transaction Processing \$50
MONEY MOVEMENT	<ul style="list-style-type: none"> ➤ Overnight Check (Standard Delivery) \$12 ➤ Returned Checks/Stop Pay/ACH Rejects/Wired Funds \$25
TRANSFER COSTS	<ul style="list-style-type: none"> ➤ Outgoing Account Transfers to Another Firm \$125 ➤ Restricted Securities Processing \$75 ➤ Stop and/or Replace Certificate as incurred ➤ Legal Transfer \$60 ➤ Direct Registration (DRS)-Outgoing/Incoming \$25/as incurred
ACCOUNT MAINTENANCE	<ul style="list-style-type: none"> ➤ Annual Custody Fee (Inactive Account Fee) \$50 ➤ Annual Custody Fee (Inactive Account Fee) -Mutual Fund Only \$25 ➤ Paper Statement Surcharge (No charge for e-Delivery) \$.75 Per paper statement mailing on Individual, Joint, TOD & Pershing Retirement Accounts
RETIREMENT FEES	<ul style="list-style-type: none"> ➤ Retirement Account (IRA/SEP) Maintenance \$43.50/annual ➤ Retirement Account (SARSEP, Simple, QRP) \$58.50/annual ➤ Retirement Account Termination \$125 ➤ Limited Partnership/REIT/BDC Annual Custody Fee: <ul style="list-style-type: none"> SEC Registered – Per Position \$35/annual Unregistered – Per Position \$125/annual
OTHER	<p>Other standard fees may apply related to fixed income, precious metals, foreign securities, asset management, check-writing, safekeeping, reorganizations/tenders, partnerships or other services. Client generated trade errors will be charged against the account and positions may be liquidated to cover debits. Fees and service costs are subject to change without prior notice.</p>

Nondeposit investment and insurance products are offered through Navy Federal Financial Group, LLC, (NFFG) and through its subsidiary, Navy Federal Brokerage Services, LLC (NFBS), a member of FINRA/SIPC and an SEC registered investment advisory firm. Brokerage and advisory products are offered through NFBS. These products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the credit union, are not offered, recommended, sanctioned or encouraged by the federal government, and may involve investment risk, including possible loss of principal. 1-877-221-8108 Copyright© 2017 Navy Federal NFCU 20306 (2-27)