

Fee Disclosures

The following fees may apply to your account effective July 1, 2009

Money Market

Check Recorders:	\$6
Rush Orders for Checks:	\$22
Stop Payment or Returned Checks:	\$32
Copies of Cancelled Paid Checks:	\$20
Check Writing Termination:	\$20
Visa Check Card-Annual Fee:	\$20

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

Account transfer Fee (ACAT):	\$100
Book Entry of Securities (per Issue):	\$25 plus any depository fee at cost

General

Wire Transfer - U.S. Bank:	\$25
Wire Transfer –Foreign Bank:	\$25
Prepay Fee:	\$25 plus interest at prevailing Margin rate

Overnight Delivery Minimum Fees

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

Certificates

Courtesy Transfers (including Private Placement):	\$50 plus any transfer agent/ depository fees at cost
Depository Trust & Clearing Corp (DTCC)	\$160 per request for physical certificates (includes
Withdrawal to Transfer:	accounts coded automatic Transfers)

Direct Registration Service (DRS) Eligible

Issue Transfer Requests:	\$90 per certificate plus all fees associated with Courtesy and DTCC Withdrawal Transfers
Rush Transfer	\$500 per transaction plus additional transfer fees charged by agent
DRS Profile Reject	\$50 per reject (forms must be filled out precisely with correct information to agent)
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):	\$130 for legal deposits made directly to DTCC
Large Certificate Deposit Review Fee:	\$50 (500,000 shares and above, includes DWAC and DRS shares)
Reorgs (Redemptions, Exchanges, Maturities, Capital Changes and Calls):	\$25
Tenders:	\$0.03 per share with a \$5 minimum, \$100 maximum
Equity Dividend Reinvestment	3% of dividend with a \$1 minimum, \$10 maximum

Traditional IRA

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

Other Retirement Accounts

Fees can vary by plan type. Please contact the IRA department.

Inactive Account Fee

Inactive Account Fee:	\$50
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Other fees

Annual Account Fee	\$50 may apply
Ticket, Postage, Handling and Miscellaneous fee up to	\$49.95 may apply

Other fees may apply