

# Schedule of miscellaneous account and service fees

Clients with a Merrill Edge® Self-Directed account can enjoy a broad range of services, features and benefits. Below is a list of fees and charges that may apply to your Merrill Edge Self-Directed account(s). 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 a Merrill Investment Specialist at 877.653.4732 if you have any questions regarding your account or service fees.

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

Account or service	Fee amount	Frequency
<b>Transfer and termination fees</b>		
Full Account Transfer Fee (Not charged in addition to closeout fees) Various Account Types	\$49.95	Transactional
Closeout fee IRA, IRRA, ROTH, SEP, SIMPLE, BASIC	\$49.95	Transactional
<b>Cash management services</b>		
ATM Transaction Fee* CMA, WCMA	\$0	N/A
Cash Advance Fee (non-ATM) CMA, WCMA	0.25% of principal; \$2.50 minimum fee	Transactional
Check Retrieval/Check Copies/Canceled Check Fee BIA, CMA, WCMA, RCMA	\$3	Transactional
CMA Visa International Transaction Fee CMA, WCMA	2% of the U.S. dollar amount of all transactions occurring outside the U.S. that are submitted to Visa® in a currency other than U.S. dollars	Transactional
Fund Transfer Services Returns CMA, BIA, WCMA RCMA	\$0 \$10	Transactional
Non-Sufficient Funds Fee: includes returned debit items, checks and ACH CMA, BIA, WCMA, RCMA	\$0	Transactional
Return Deposit Fee: includes returned credit items, checks and ACH CMA, BIA, WCMA, RCMA	\$0	Transactional
Stop Payment Fee BIA, CMA, WCMA, RCMA	\$25	Transactional
USD FED Wire Transfer BIA, CMA, WCMA, RCMA	\$24.95 Domestic or international**	Transactional

\* Non-Bank of America ATMs may charge a fee for using their ATMs.

\*\* For international wire transfers, other fees may apply in lieu of our standard wire transfer fee. These fees include, but are not limited to, those charged by the recipient's financial institution, foreign taxes, currency conversion, and other fees that may be a part of the wire transfer process. Any additional fees are determined and disclosed at the time the transaction is entered.

When deciding between sending in foreign currency or U.S. dollars, you should consider factors that impact the total cost to send or the amount available after transfer, such as exchange rates and other fees.

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Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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Account or service	Fee amount	Frequency
<b>Investment specific</b>		
<b>Merrill Edge® Self-Directed Fees</b>		
Bond Coupon Deposit Fee Various Account Types	\$5	Transactional
Security Reorganization: Mandatory Exchange Various Account Types	\$0	Transactional
Security Reorganization: Voluntary Exchange Various Account Types	\$30	Transactional
Past Due Exchanges for Physical Securities Various Account Types	\$50	Transactional
<b>Third-Party Fees</b>		
Delivery of Non-Government Securities — Direct Registration System (DRS) Eligible Various Account Types	\$25	Transactional
Delivery of Non-Government Securities — Direct Registration System (DRS) Non-Eligible or Non-Participating Various Account Types	\$500	Transactional
Legal Transfer Fee — Depository Trust Company Various Account Types	\$75	Transactional
Government Security Transfer Fee Various Account Types	\$125	Transactional

## Important note:

If you would like to place a trade by phone or with the assistance of a representative, please call **877.653.4732**.

## Account types

Accounts	Description
BASIC	Keogh Plan
BIA	Business Investor Account
CMA	Cash Management Account
IRA	Individual Retirement Account
IRRA	Individual Retirement Rollover Account
RCMA	Retirement Cash Management Account
ROTH	Roth Individual Retirement Account
SEP	Simplified Employee Pension
SIMPLE	Savings Incentive Match Plan for Employees
WCMA	Working Capital Management Account

Not all account types are available for new clients.

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