

Commission and Fee Schedules

Self-Directed Investing By First Citizens

The Online Commission and Fee Schedule is applicable only for self-directed online trading. Additional fees will apply for call center/trade desk assisted trading.

Stocks & ETFs*	
Self-directed Online Trading	\$0
Over-the Counter (OTC) equities**	\$6.95
Call Center Assisted	\$40 flat fee Over 1,000 shs + \$0.03 per share
Paper Communication (statements, confirmations, notifications) Subscription Fee (per month) *Effective 01/01/2024	\$5
Paper Tax Document Fee* *Paper Tax Document Fee not charged if account is charged Paper Communication Subscription Fee	\$10
Paper Statement Fee (discontinuing 12/31/23)	\$5 / statement
Paper Confirmation Fee (discontinuing 12/31/23)	\$5 / confirm
Paper Copies or Year End Account Report	\$5 / copy
* Stocks of American companies traded on the various stock exchanges. Excludes shares priced less than \$3.00 or not trading on an exchange. ** Standard online \$0 commission does not apply to over-the-counter (OTC) equities. Opening buy transactions of equities traded on the Pink Sheets or Bulletin Board or not eligible to be purchased online.	

Options	
Self-direct Options Trading, 1 Contract and Over (minimum commission charge \$31.95)	\$29.95 + \$2.00
Call Center Assisted, 1 Contract and Over (minimum commission charge \$42.00)	\$40 + \$2.00 per contract

Mutual Funds	
No-load Funds	\$25 transaction fee per security
Load Mutual funds are charged as indicated in the prospectus. Minimum Mutual fund purchase: \$50	

Fixed Income (Please contact our Trading Desk at 1.800.229.0205 option 1 for assistance)	
US Government, Municipal, Corporate, UITs and Zero-coupon Bonds: Auction and Agency Transactions	\$50 per issue
Secondary transactions	Fee charged is a factor of the coupon, size of the order, credit quality, maturity date, other features of each issue, and is included in the price per bond.

Margin Accounts	
Debit Balance	Base Lending Rate* plus
Over \$50,000	0.75%
\$30,000 - \$49,999	1.50%
\$10,000 - \$29,999	2.00%
Under \$9,999	2.75%
*For the current Base Lending Rate contact our Trading Desk at 1.800.229.0205 option 1 for assistance.	

Miscellaneous Fees		
Non-Activity Fee (based on calendar year January through December):	If account value is less than \$99,999 If account value is more than \$100,000	\$50 \$0
IRA Accounts Annual Custodian Fee (Traditional IRA, Roth IRA):	If account value is less than \$99,999 If account value is more than \$100,000	\$50 \$0
IRA, Roth Account Termination Fee		\$95
Wire Fee		\$20
Returned Check Fee		\$30
Stop Payment Check Fee		\$10
ACH Return Charge		\$30
Voided Check Error		\$30
Uncollected Funds		\$30
Copy of Check Fee		\$2.50
Weekday Overnight Fee		\$12
Saturday Overnight Fee		\$18
Registered Mail		\$10
General Research Fee (per item)		\$25
Cost Basis Research Fee (basic research up to 10 items)		\$25
Cost Basis Research Fee (complex research)		negotiated
Mandatory Reverse Splits		\$20
Reorganization – Voluntary Tender Fee (per item)		\$20
Margin/Cash Trade Extension		\$20
Outgoing Transfer Fee		\$100
Foreign Securities Surcharge		\$75
Foreign Fixed Income Securities Clearance		\$50
Foreign Securities Safekeeping (per position per month)		\$5
Direct Registration Fee		\$10
Direct Registration into Custodian		pass thru
Legal Transfer/Accommodation Transfer/Restricted Stock		\$135
Transfer and Ship of Securities and Bonds (if eligible for transfer & ship)		\$60
Securities Safekeeping Charge (per position per month)		\$10
Special Products Held In Retirement Account Fee (annual per position)		\$35
Unregistered Special Product Held in a Retirement Account (annual per position)		\$125
Alternative Annual Fee – Registered		\$35
Alternative Annual Fee – Unregistered		\$125

This Fee Schedule only applies to Self-Directed Investing Accounts. Investment accounts opened as part of a financial plan with a First Citizens Investment Services Consultant may be subject to different fee schedules. Contact your First Citizens Financial Consultant for details.

The above fees are First Citizens Investor Services fees and do not reflect other standard nominal charges levied by the securities industry. All rates, fees and commissions are subject to change without notice.

Investments in securities, annuities and insurance are not insured by the FDIC or any federal government agency; may lose value; are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate; and are subject to investment risks, including possible loss of the principal amount invested. Brokerage and some investment advisory services are offered through First Citizens Investor Services, Inc. Member FINRA/SIPC. First Citizens Asset Management, Inc. provides investment advisory services.

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