CH | CARTY, HARDING & HEARN
6263 Poplar Avenue, Suite 800, Memphis, TN 38119
PO Box 17527, Memphis, TN 38138-0527

Brokerage Fee Schedule

Trading Fees	
Trade Confirms & Handling	$4.00 per Trade
Regulation T Extensions	$10.00 per Extension
Alternative Investment Processing	$50.00
Non-Qualified Account Fees	
Inactivity Fee	$40.00 per Calendar year
Outgoing Transfers	$100.00
Qualified Account Fees	
Traditional, Roth, Simple, Sep,	$50.00 per year
Termination Fee	$100.00
Additional Fees	
Accommodation/Research Fee	$40.00 per hour
NSF or Return Check	$25.00 per check
Stop Payment	$25.00 per check
Wire Funds	$25.00 per wire
Dividend Reinvestment Fee	$1.00 per cusip
Voluntary Reorganization	$30.00 per event
Statement Fee (waived with electronic delivery)	$2.00 per month
Tax Documents 1099 (waived with monthly statement fee or with electronic delivery)	$10.00 per year
Bond Redemption Notification Fee	$1.00 per item
Pershing Overnight Check Delivery	$12.00 per request
Pershing Overnight Foreign	$25.00 per request
Delivery Pershing Overnight Saturday	$18.00 per request
Delivery Legal Transfer	$60.00 per item
Direct Registration Transfer	$10.00 per item

Transfer agents may charge an additional fee when depositing physical stock certificates. Please contact the transfer agent for amounts.

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Brokerage Fee Schedule Cont.

Margin Debit Balance	Interest Rate Charged
$0 - $9,999	2.75 + PBLB
$10,000 - $29,999.99	2.00 + PBLB
$30,000 - $49,999,99	1.50 + PBLB
$50,000 +	0.75 + PBLB
Cash Debit Balance (non-margin)	WSJBC +.75%