

# Schedule of miscellaneous account and service fees

At Merrill Edge®, clients who wish to work with an advisor can enjoy a broad range of services, features and benefits. Below is a list of fees and charges, that may apply to your account(s) at Merrill Edge. 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 Edge Financial Solutions Advisor,™ 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>ACCOUNT MAINTENANCE FEES</b>		
<i>Account Fee (per account)</i>		
BIA, CMA	\$125 <sup>1,2</sup>	Annual
CMA SUB	\$25 <sup>1,2</sup>	Annual
Individual Investor Account, BUSINESS DELAWARE	\$65	Annual
MSA	\$100	Annual
HSA	\$50	Annual
WCMA	\$300	Annual
WCMA SUB	\$150	Annual
<i>Annual Custodial Fee</i>		
IRA, IRRA, ROTH	25 Basis points; Min \$50, Max \$100	Waived unless otherwise noted
SEP, SIMPLE	25 Basis points; Min \$60 (\$50 for multiple accounts), Max \$100	Waived unless otherwise noted
BASIC	25 Basis Points; \$60 (\$80 for profit sharing and money purchase), Max \$100	Quarterly
RSA (Retirement Selector Account) (403 (b)7)	\$0	
ESA	25 Basis Points; Min \$25, Max \$100	Quarterly
<i>Duplicate Statement Fee</i>		
Various Accounts	\$5	Transactional
<i>Duplicate Trade Confirmation Fee</i>		
Various Accounts	\$3	Transactional
<i>Overnight Mail</i>		
Various Accounts	\$25	Transactional
<b>Transfer and termination fees</b>		
<i>Full Account Transfer Fee and Closeout Fee</i>		
IRA, IRRA, Roth, SEP, SIMPLE, BASIC (not charged in addition to the closeout fee)	\$75	Transactional
CMA, BIA WCMA, RCMA	\$95	Transactional
HSA	\$50	Transactional
<i>Closeout Fee</i>		
IRA, IRRA, ROTH, SEP, SIMPLE, BASIC	\$75	Transactional

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>CASH MANAGEMENT SERVICES</b>		
<i>ATM Transaction Fee*</i>		
CMA	\$0	N/A
WCMA	No fee for the first 52 ATM transactions per calendar year, \$1 per transaction over 52. ATM transactions at Bank of America ATMs do not count toward this annual allotment. ATM fees are waived at Bank of America ATMs. (Applies to ATM surcharges only. Foreign exchange and cash advance fees may still apply.)	
<i>ACH Credits</i>		
BIA	No fee for the first 200 items processed per month, \$0.12 per item thereafter	
<i>Cash Advance Fee (non-ATM)</i>		
CMA, WCMA	0.25% of principal; \$2.50 minimum fee	Transactional
<i>Check Deposits—Non-U.S. currency, same country and currency</i>		
BIA, WCMA	\$15 per item	
<i>Check Deposits—Non-U.S. currency, different country than currency</i>		
BIA, WCMA	\$75 per item	
<i>Check Writing Fee</i>		
BIA	3 free per month, \$15/item**	Transactional
WCMA	200 Free, \$0.35/item	Transactional
<i>CMA Visa International Transaction Fee</i>		
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
<i>Non-Sufficient Funds Fee</i>		
CMA	\$30	Transactional
BIA, WCMA	\$25	Transactional
<i>Returned ACH Deposit</i>		
BIA, WCMA	\$10	Transactional
<i>Returned Check Deposit</i>		
BIA, WCMA	\$15	Transactional
<i>Stop Payment Fee</i>		
BIA, WCMA, RCMA	\$25	Transactional
CMA	\$0	
<i>Domestic/International Fedwire Outgoing—U.S. currency</i>		
BIA, WCMA	\$30	Transactional
<i>International Fedwire Outgoing—Non-U.S. currency</i>		
BIA, WCMA	\$35	Transactional
<i>USD FED Wire Transfer (Online)</i>		
BIA, WCMA	\$15	Transactional
<b>INVESTMENT SPECIFIC</b>		
<b>Merrill Edge Fees</b>		
<i>Bond Coupon Deposit Fee</i>		
Various Account Types	\$5	Transactional
<i>Security Reorganization: Mandatory Exchange</i>		
Various Account Types	\$50	Transactional
<i>Security Reorganization: Voluntary Exchange</i>		
Various Account Types	\$30	Transactional
<i>Past Due Exchanges for Physical Securities</i>		
Various Account Types	\$50	Transactional

Account or Service	Fee Amount	Frequency
<b>INVESTMENT SPECIFIC</b>		
<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

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

\*\*BIA accounts are limited to a total of six disbursements per calendar month, three of which can be checks. Clients who exceed these limits will be charged \$15 per item over the given limits.

## Account Types

Accounts	Description
BIA	Business Investor Account
BASIC	Keogh Plan
CMA	Cash Management Account
CMA SUB	Cash Management SubAccount
ESA	Educational Savings Account
HSA	Health Savings Account
IRA	Individual Retirement Account

Accounts	Description
IRRA	Individual Retirement Rollover Account
MSA	Medical Savings Account
RCMA	Retirement Cash Management Account
ROTH	Roth Individual Retirement Account
RSA	Retirement Selector Account
WCMA	Working Capital Management Account
WCMA SUB	Working Capital Management SubAccount

For questions, call 888.ML.INVEST (888.654.6837) Monday through Friday 8 a.m. to 10 p.m., Eastern



<sup>1</sup> If a CMA Account meets certain eligibility criteria, the account may be eligible for an annual account fee waiver under the CMA Annual Account Fee Waiver Program. For additional information, please see your account agreement

<sup>2</sup> Annual account fee will be automatically waived for the following client/ownership types: Irrevocable Living Trust, Testamentary Trust, Estate, Curator/Guardian/Conservator/Tutor/Committee and Usufruct.

Not all account types are available for new clients.

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