

Merrill Lynch Schedule of Miscellaneous Account and Service Fees



At Merrill Lynch, we offer a wide variety of account programs and services with a broad range of features and benefits. Below is a list of fees and charges, which may apply to your account(s) at Merrill Lynch. 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 your financial advisor if you have any questions regarding our account or service fees.

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

NOTE: The "Acronyms for Account Names" section at the bottom of this document provides a list of acronyms used in this fee schedule.

Account or Service	Fee Amount	Frequency
ACCOUNT MAINTENANCE FEES		
<i>Account Fee (per account)</i>		
WCMA	\$300	Annual
ICMA	\$275	Annual
EMA, WCMA SUB	\$150	Annual
BIA, CMA	\$125	Annual
MSA	\$100	Annual
EMA II	\$80	Annual
DELAWARE, BUS. DELAWARE (USD)	\$65 (No fee if properly linked to an ICMA account)	Annual
DELAWARE, BUS. DELAWARE (NON-USD)	\$75 (No fee if properly linked to an ICMA account)	Annual
EMA SUB	\$50	Annual
CMA SUB	\$25	Annual
WCMA, WCMA SUB, BIA	\$25, \$12.50, \$10.40 (in lieu of annual fee listed above)	Monthly
EDUCATIONAL SAVINGS ACCOUNT (ESA)	25 basis points min \$25 max \$100	Annual
IRA, IRRA, ROTH	25 basis points; min \$50 max \$100	Annual
<i>Annual Custodial Fee, Includes Loan Maintenance Fee</i>		
KEOGH PLAN (BASIC)	25 basis points min \$60 (\$80 for profit sharing and money purchase with 1 plans) max \$100	Annual
<i>Duplicate Statement</i>		
BIA, WCMA, WCMA SUB	1 free per month/ \$5 per statement thereafter	Transactional
<i>Payment Extension</i>		
WCMA, WCMA SUB	\$25	Transactional
Transfer and Termination Fees		
<i>Account Transfer Fee</i>		
BIA, CMA, CMA SUB, EMA, EMA SUB, EMA II, ICMA, IRA (IRA, Roth, IRRA), RCMA, WCMA, WCMA SUB, 401K	\$95	Transactional
IRA (SEP SIMPLE, BASIC), RSA	\$75	Transactional
HSA	\$50	Transactional
ESA	\$15	Transactional
<i>Closeout Fee</i>		
HSA	\$50	Transactional
IRA, IRRA, ROTH	\$95 plus pending custodial fee	Transactional

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Trust and banking services are provided by Bank of America, N.A., Member FDIC, and a wholly owned subsidiary of BoFA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Account or Service	Fee Amount	Frequency
CASH MANAGEMENT SERVICES		
ACH Credits BIA, WCMA SUB	200 free per month; \$0.12 per item thereafter	Transactional
ACH Debits BIA	No fee/Excess Transaction Fees Apply	Transactional
WCMA SUB	200 free per month; \$0.12 per item thereafter	Transactional
ACH Deposit Return Fee BIA, CMA, WCMA, WCMA SUB	\$10	Transactional
Cash Advance Fee (non-ATM) CMA, WCMA, WCMA SUB, EMA, EMA II, ICMA	0.25% of principal; \$2.50 minimum fee	Transactional
Check Deposits — Non U.S. Currency, different country and currency BIA, WCMA, WCMA SUB	\$75	Transactional
Check Deposits — Non U.S. Currency, same country and currency BIA, WCMA, WCMA SUB	\$15	Transactional
Check Deposits — U.S. Currency BIA	No fee for the first 10 checks processed per month, \$0.35 per check thereafter	Transactional
EMA, EMA II, EMA SUB	No fee for the first 100 checks deposited per month; \$0.25 per check deposited after 100	Transactional
WCMA SUB	\$0.35 per item	Transactional
Check Writing BIA	3 free per month/\$15 per item thereafter	Transactional
EMA	200 free per month; \$.15 per item thereafter	Transactional
EMA II	\$.15 per item	Transactional
WCMA SUB	\$0.35 per Item	Transactional
Visa International Transaction CMA, CMA SUB, EMA, EMA SUB, WCMA, WCMA SUB	2% OF US \$ AMOUNT	Transactional
Excess Transaction Fee BIA	\$15	Transactional
Non-Bank of America ATM Transactions CMA	No fee	Transactional
EMA, EMA II	No fee for the first 100 ATM transactions per calendar year; \$1 per transaction over 100	Transactional
WCMA, WCMA SUB	No fee for the first 52 ATM transactions per calendar year, \$1 per transaction over 52.	Transactional
Negative Interest Rate Fee DELAWARE (NON-USD)	Fee is charged on MLPF&S cash balances held in the following currencies: EUR / CHF / JPY / SEK / DKK. A charge rate is applied to client's balance to calculate the fee.	Monthly
Nonsufficient Funds 529 Accounts	\$20	Transactional
Nonsufficient Funds — Check Paid Fee BIA, WCMA, WCMA SUB	5 Free per month/\$25 per item thereafter	Transactional
Nonsufficient Funds — Check Returned CMA, EMA, EMA II	\$30	Transactional
BIA, WCMA, WCMA SUB	\$25	Transactional
ICMA	\$20	Transactional
Nonsufficient Funds — Funds Transfer Service Returned CMA, CMA SUB	\$10	Transactional
Remote Check Deposit Service — Maintenance Fee BIA, WCMA, WCMA SUB	\$50 per location up to 5 accounts. \$10 per account thereafter	Transactional
Remote Check Deposit Service — Setup Fee BIA, WCMA, WCMA SUB	\$125 (one time)	Transactional
Return Check Deposit Fee EMA, EMA II	\$20	Transactional
BIA, WCMA, WCMA SUB	\$15	Transactional
ICMA	\$10	Transactional
Return of Pre-authorized Debit CMA, CMA SUB	\$20	Transactional
Stop Payment Fee BIA, WCMA, WCMA SUB, EMA, EMA II	\$25	Transactional
ICMA	\$12	Transactional
Voluntary Exchange WCMA, WCMA SUB, CMA, CMA SUB	\$30	Transactional

Account or Service	Fee Amount	Frequency
Wire Transfer		
<i>Amendment Fee for Wires</i> Various Accounts	Pass through fee	Transactional
<i>Investigation Fee for International Wires</i> Various Accounts	Pass through fee	Transactional
<i>Non-USD Fed Wire Transfer (FX)</i> Various Accounts	Pass through fee	Transactional
<i>Recall Fee — International Wires</i> Various Accounts	Pass through fee	Transactional
<i>Trace Fee for Wires</i> Various Accounts	Pass through fee	Transactional
<i>USD Federal Wire Transfer (Branch)</i> Various Accounts	\$30	Transactional
Various Accounts	\$15	Transactional
<i>USD Federal Wire Transfer (Online)</i> BIA	\$15	Transactional

INVESTMENT SPECIFIC		
Merrill Lynch Fees		
<i>Bond Coupon Deposit</i> Various Accounts	\$5	Transactional
<i>Mandatory Exchange</i> WCMA, WCMA SUB, CMA, CMA SUB	\$50	Transactional
<i>Corporate Actions — Reorg Processing Fee</i> Various Accounts	\$50	Transactional
<i>Corporate Actions — Transaction Fee</i> Various Accounts	\$30	Transactional
<i>Reregister Deceased Name Securities</i> CMA, CMA SUB	\$50	Transactional
<i>Precious Metals — Secured Storage and Service Fee</i>	Brokerage Accounts: Gold, Platinum, Palladium — 0.50% Silver — 0.60% Managed Accounts: Gold, Platinum, Palladium — 0.30% Silver — 0.40%	Monthly
Third-Party Fees		
<i>American Depositary Receipt ("ADR") Cable Fee</i> Various Accounts	Varies from \$15-\$20 per conversion + \$.05 per share	Transactional
<i>ADR Certificate Fee</i> Various Accounts	Varies	Transactional
<i>Delivery of Non-Government Securities — Direct Registration System ("DRS") Eligible or Participating</i> Various Accounts	\$25	Transactional
<i>Delivery of Non-Government Securities — Not DRS Eligible</i> Various Accounts	\$500	Transactional
<i>Deposit Withdrawal at Custodian (DWAC)</i> Various Accounts	Varies	Transactional
<i>Legal Transfer Fee — Depository Trust Company</i> Various Accounts	\$75	Transactional

Acronyms for Account Names

Acronym	Full Name
BIA	Business Investor Account
CMA	Cash Management Account
CMA SUB	Cash Management Account SubAccount
ESA	Educational Savings Account
EMA	Endowment Management Account
EMA SUB	Endowment Management Account SubAccount
EMA II	Endowment Management Account II
HSA	Health Savings Account
ICMA	International Cash Management Account

Acronym	Full Name
IRA	Individual Retirement Account
IRRA	Individual Retirement Rollover Account
MSA	Medical Savings Account
RCMA	Retirement Cash Management Account
RSA	Retirement Selector Account
ROTH	Roth Individual Retirement Account
WCMA	Working Capital Management Account
WCMA SUB	Working Capital Management SubAccount