

Schedule of miscellaneous account and service fees

At Merrill Edge®, clients with a 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 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 Investment Specialist 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
ACCOUNT MAINTENANCE FEES		
Duplicate Statement Fee Various Account Types	\$5	Transactional
Duplicate Trade Confirmation Fee Various Account Types	\$3	Transactional
Overnight Mail Various Account Types	\$25	Transactional
Transfer and termination fees		
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
CASH MANAGEMENT SERVICES		
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 Various Account Types	\$10	Transactional
Non-Sufficient Funds Fee: includes returned debit items, checks and ACH Various Account Types	\$30	Transactional
Return Deposit Fee: includes returned credit items, checks and ACH Various Account Types	\$20	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.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

INVESTMENT SPECIFIC

Merrill Edge Fees

Bond Coupon Deposit Fee Various Account Types	\$5	Transactional
Security Reorganization: Mandatory Exchange Various Account Types	\$0	Transactional
Security Reorganization: Voluntary Exchange Various Accounts Types	\$30	Transactional
Past Due Exchanges for Physical Securities Various Account Types	\$50	Transactional

Third-Party Fees

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 Accounts Types	\$500	Transactional
Legal Transfer Fee — Depository Trust Company Various Account Types	\$75	Transactional
Government Security Transfer Fee Various Accounts 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
WCMA	Working Capital Management Account



Bank of America Corporation

Not all account types are available to new clients.

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