

XML Securities, LLC Schedule of Client Fees

Annual Fee by Account Type	Amount
Amount Investment Account Inactivity Fee (Standard Brokerage/ Advantage Basic) ¹	\$50.00
Custodial (UGMA/UTMA) Account Inactivity Fee ¹	\$30.00
Advantage Account – Check Writing W/ Debit Card ¹	\$125.00
Advantage Basic Account – Check Writing W/O Debit Card	No Charge
WFCS Custodian IRA	
• Annual Maintenance ¹	\$35.00
• Termination Fee	\$95.00
Transaction Service Fees	Amount
Postage and Handling – Trade Confirmation	\$3.00
Account Transfer to Another Firm (ACAT)	\$95.00
Domestic Wire Transfers	\$25.00
International Wire Transfers	\$25.00
Return of Deposited Checks	\$10.00
Insufficient Funds (Advantage Checks drawn on account)	\$20.00
Stop Payment	\$25.00
Product Fees – Advantage Account	Amount
Check Orders – Individual	
• Initial Order – Standard Wallet (40 checks)	Free
• Initial Order – Duplicate (150 checks)	\$20.00
• Reorders – Standard Wallet (120 checks)	\$90.00
• Reorders – Standard Duplicate (120 checks)	\$20.00
Check Orders – Corporate Checks (Standard)	
• Initial Order – Three on a page (252 checks w/cover)	\$131.97
• Reorders – Three on a page (252 checks w/o cover)	\$87.79
Debit Cards	
• Additional Card	\$10.00
• Fastcard Fee – Overnight delivery per card	\$20.00
• ATM Transactions	No internal service fee; No fee using Wells Fargo Bank ATM
Check Copies	3 free checks per month (\$15 each copy over 3)
Check Research	\$5.00 each
Other Fees	Amount
Transfer and Ship of Physical Certificates (shares re-registered and mailed to client)	1. Standard Delivery (pass through DTC charges) 2. Rush Delivery (pass through DTC & transfer agent fees) 3. Re-registration of physical cert (\$125 per item) 4. GNMA certificate issuance (\$35 per item) 5. Foreign security certificate issue (\$250 per item)
Rejection of ineligible physical certificates presented for deposit	\$50.00
Replacement of Securities Lost by Customer	\$50.00 plus transfer bonding
Safekeeping Charge	1. Initial presentment fee (\$500) 2. Annual fee (\$150 per position)
Direct Participation Program	\$100.00 annually
Overnight Express Mail	\$15.00
Prepay Margin Fees – Trades	Margin interest rate

¹ The clearing firm currently offers Account Fee Waiver Criteria (subject to change). For details refer to the XML Reg BI Brochure at <https://www.xmlfg.com/brokerage-services>.

Statement of Interest Charges

Accounts on which Interest is Charged • Calculation of Interest • Lien and Collateral

To assist you in managing your borrowing needs and to familiarize you with the terms under which credit is extended on your account, we have developed this Statement of Interest Charges. Please review this Statement of Interest Charges prior to utilizing credit.

Accounts on which Interest is Charged

Interest may be charged on margin credit extended for the purpose of purchasing, carrying or trading in securities. Interest charges are calculated on a settlement date basis and details supporting such calculation will be displayed on your monthly statement.

Payments for purchases in cash accounts should be received on or before the settlement date shown on the trade confirmation. If your payment is received after that date, an interest charge may be posted to your cash account.

Proceeds from a sale in a cash account are not required to be disbursed prior to the settlement date shown on the trade confirmation. Occasionally, we may honor a request to disburse sale proceeds prior to settlement date. If this privilege is utilized, an interest charge may be posted to your account.

Calculation of Interest

Your annual rate of interest will vary depending on the size of your daily adjusted debit balance. The daily adjusted debit balance is the net total of the settled balances in your account.

Short positions are "marked-to-market" daily. Since the security sold short must be borrowed in order to deliver it to the buying broker, the credit that results from the sale is not available to you. The market value of the short sale is debited against your margin balance to arrive at a daily adjusted debit balance for interest purposes. The daily closing price is used to determine any appreciation or depreciation of a security sold short, which will adjust your daily adjusted debit balance.

You may be charged additional fees in connection with establishing and maintaining a short position and such charges may be disclosed to you at the time a short position is established or may be imposed or increased from time to time in light of changing market conditions. When a security that you have sold short is no longer easy-to-borrow, we may make an immediate change to any fees that may be paid by you or assessed to your account to reflect current rates relating to the borrow.

The annual rate of interest applicable to your account will be computed using a selected rate above the Wall Street Journal (WSJ) Prime Rate. Your annual rate of interest may change, without prior notice to you, in accordance with changes to the WSJ Prime Rate. If the interest rate charged to you is individually negotiated (a "Negotiated Rate"), such Negotiated Rate will be a percentage at, above or below the WSJ Prime Rate. Your Negotiated Rate will change consistent with changes to the WSJ Prime Rate without prior notice to you. We may terminate your Negotiated Rate without prior notice to you and you will be charged an interest rate above your Negotiated Rate but not more than our table of interest rates.

For the current WSJ Prime Rate, please visit: www.wsj.com/market-data/bonds/moneyrates, or contact your Financial Professional.

The table of interest rates is as follows:

Margin Debit Balance	Rate of Interest
\$0 to \$24,999.99	WSJ Prime + 5.875%
\$25,000 to \$49,999.99	WSJ Prime + 4.750%
\$50,000 to \$99,999.99	WSJ Prime + 4.625%
\$100,000 to \$249,999.99	WSJ Prime + 3.000%
\$250,000 to \$499,999.99	WSJ Prime + 2.875%
\$500,000 to \$999,999.99	WSJ Prime + 2.750%
\$1,000,000 to \$4,999,999.99	WSJ Prime + 2.250%
\$5,000,000 to \$9,999,999.99	WSJ Prime + 1.750%
\$10,000,000 and above	WSJ Prime + 1.500%

Interest is computed daily on the basis of a 360-day year using the following formula:

$$\frac{\text{Adjusted Debit Balance}}{1} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Number of Days}}{360}$$

Lien and Collateral

Clearing Firm will maintain a first priority perfected security interest in the securities or other property (the "Securities Collateral") in your account when credit is extended to you. You agree to promptly satisfy all margin and maintenance calls. Should your account fall below margin maintenance requirements, Clearing Firm may liquidate the Securities Collateral in your account, or any other account you may have an interest in held at Clearing Firm, without notice to you.