

Client Fee Schedule

Your First Heartland® Capital, Inc. brokerage account custodied at Pershing, LLC may be assessed the following fees for the services detailed below:



ANNUAL RETIREMENT ACCOUNT FEE

IRA, Rollover, Roth, SEP, Educational Savings Accounts ¹	\$50
IRA, Rollover, Roth - Mutual Fund Only ¹	\$12
Simple, 403(b) ²	\$58.50
QRP	\$75-125

ANNUAL INACTIVE ACCOUNT FEE

Inactivity Fee for Retail Accounts	\$50
Inactivity Fee for Mutual Fund Only Retail Accounts	\$25

ACCOUNT TERMINATION FEES

Full Account Transfer Out to Another B/D (Retail Accounts)	\$150
All Retirement Accounts ³	\$95

SPECIAL PRODUCT FEES

Special Products - Retirement Account Administration Fee	\$35
Special Products Processing - Retirement Accounts	\$50
Special Products Document Review - Retirement Accounts	\$300
Special Products - IRS 990-T UBTI Tax Return Filing - Retirement Accounts	\$200
Special Products Processing - Retail Account Transfer	\$100
Special Request - Forced Customer Statement	\$3
Special Request - Year End Account Report (excludes postage)	\$5

ACCOUNT TRANSFER FEES

Incoming DRS Transfer Fee	\$20
Termination Fee-Retirement Accounts	\$95
IRA Conversions to Mutual Fund Only IRA	\$50
DRS - Security Transfers	\$20
DTC - Direct Mail Transfers	\$20
GNMA Transfers	\$145
Legal Transfers	\$145
Register & Ship Certificates	\$75
Registration Transfer Fee	\$75

CORESTONE ACCOUNT FEES

Silver Account ⁴	\$25 (annual fee)
Silver Plus Account	\$50 (annual fee)
Gold Account	\$100 (annual fee)
Platinum Account	\$150 (annual fee)
Gold Corporate Account	\$150 (annual fee)
Platinum Corporate Account	\$250 (annual fee)
Stop Payment on Check for Silver, Silver Plus and Gold Accounts	\$30
Returned Check Fee	\$30
Copy of Paid Check	\$2.50
Check Reorder Fee for Silver and Silver Plus Accounts	\$12.50
Check Reorder Fee for Gold and Corporate Gold Accounts	\$10
Check Reorder Fee for Platinum and Corporate Platinum Accounts	\$7.50
Carbon Copy Checks - Initial Order	\$15
Carbon Copy Checks - Reorder	\$25
Business Checks - Initial Order	\$50
Business Checks - Reorder	\$40
Corestone Accounts - ACH Return Fee	\$25

TRANSACTION CHARGES

Equity Dividend Reinvestment	\$1
Good Til Cancel Notifications	\$1
Reorganizations - Voluntary Actions	\$60
Reorganizations - Mandatory	\$20
Bond Redemptions	\$20
DWAC Charges - DTC Deposit	\$5
DWAC Charges - DTC Withdrawal	\$7
Foreign Receive & Deliver Fees	\$100
Foreign Settlement Fee	\$75
Employee Stock Option - Cost Payment	\$75
Employee Stock Options Fee	\$10
Employee Stock Purchase Fee	\$10
FundVest Early Redemption Fee ⁶	\$50
Home Office Assisted Trades (called or placed with FHC trade desk)	\$25 + applicable trading fees
Mutual Fund Exchange Trades	\$5 per transaction

MISC. ACCOUNT FEES

Paper Surcharge Fee - Per Statement	\$2
Paper Surcharge Fee - Per Trade Confirm	\$2
Enhanced 1099 Tax Statement	\$2
Wire Fees - USD	\$25
Stop Payments Errors	\$20
Stop Check Fee	\$20
Overnight Check Delivery Fee	\$20
Overnight Check - Foreign Delivery Fee	\$35
Overnight Check - Saturday Delivery Fee	\$30
PES Quarterly Performance Reporting - Basic	\$75 (annual fee)
PES Quarterly Performance Reporting - Enhanced	\$125 (annual fee)
PES Online Daily Performance Reporting ⁵	\$1 (monthly fee)
PES Tax Lot Accounting ⁵	\$1 (monthly fee)
Uncollected Funds Error (Returned Checks)	\$30
Disbursement Error - Insufficient Funds	\$30
Disbursement Error - Void Checks	\$30
Margin Extensions	\$20
Precious Metal Storage Fees	\$100 (quarterly fee)
Restricted Stock Filing Premium Services	\$75
Safekeeping Fees	\$15
QRP and 403(b) Loans	\$50
Retirement Accounts - ACH Return Fee	\$25

¹ Annual custodial fee billed in arrears on account anniversary date.

² Annual custodial fee due at account setup and billed annually thereafter.

³ In addition to the termination fee, the annual custodial fee will be assessed on qualified account terminations and transfers

⁴ The \$25 Silver fee will be waived for Corestone accounts that have an average month-end closing balance of \$25,000 or more in cash sweep accounts.

⁵ Fee Waived for accounts with assets over \$25,000

⁶ Redemption of FundVest funds held less than 90 days could be subject to short term trading charges

Fees are subject to change upon 30 days notice to you.