

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			
Account Fee (per account)	WCMA	\$300	Annual
Account Fee (per account)	ICMA	\$275	Annual
Account Fee (per account)	EMA, WCMA SUB	\$150	Annual
Account Fee (per account)	BIA, CMA	\$125	Annual
Account Fee (per account)	MSA	\$100	Annual
Account Fee (per account)	EMA II	\$80	Annual
Account Fee (per account)	DELAWARE, BUS. DELAWARE (USD)	\$65 (No fee if properly linked to an ICMA account)	Annual
Account Fee (per account)	DELAWARE, BUS. DELAWARE (NON-USD)	\$75 (No fee if properly linked to an ICMA account)	Annual
Account Fee (per account)	EMA SUB	\$50	Annual
Account Fee (per account)	CMA SUB	\$25	Annual
Account Fee (per account)	WCMA, WCMA SUB, BIA	\$25, \$12.50, \$10.40 (in lieu of annual fee listed above)	Monthly
Account Fee (per account)	EDUCATIONAL SAVINGS ACCOUNT (ESA)	25 basis points min \$25 max \$100	Annual
Account Fee (per account)	IRA, IRRA, ROTH	25 basis points; min \$50 max \$100	Annual
Annual Custodial Fee, Includes Loan Maintenance Fee	KEOGH PLAN (BASIC)	25 basis points min \$60 (\$80 for profit sharing and money purchase with 1 plans) max \$100	Annual
Duplicate Statement	BIA, WCMA, WCMA SUB	1 free per month/ \$5 per statement thereafter	Transactional
Low Balance Fee	DELAWARE, IRA, IRRA, ROTH	\$15	Quarterly
Payment Extension	WCMA, WCMA SUB	\$25	Transactional
TRANSFER AND TERMINATION FEES			
Account Transfer Fee	BIA, CMA, CMA SUB, EMA, EMA SUB, EMA II, ICMA, IRA (IRA, Roth, IRRA), RCMA, WCMA, WCMA SUB, 401K	\$95	Transactional
Account Transfer Fee	IRA (SEP SIMPLE, BASIC), RSA	\$75	Transactional
Account Transfer Fee	HSA	\$50	Transactional
Account Transfer Fee	ESA	\$15	Transactional
Closeout Fee	HSA	\$50	Transactional
Closeout Fee	IRA, IRRA, ROTH	\$95 plus pending custodial fee	Transactional
CASH MANAGEMENT SERVICES			
ACH Credits	BIA, WCMA, WCMA SUB	200 free per month; \$0.12 per item thereafter	Transactional
ACH Debits	BIA	No fee/Excess Transaction Fees Apply	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

Account or Service		Fee Amount	Frequency
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
Check Deposits — U.S. Currency	EMA, EMA II, EMA SUB	No fee for the first 100 checks deposited per month; \$0.25 per check deposited after 100	Transactional
Check Deposits — U.S. Currency	WCMA SUB	\$0.35 per item	Transactional
Check Writing	BIA	3 free per month/\$15 per item thereafter	Transactional
Check Writing	EMA	200 free per month; \$.15 per item thereafter	Transactional
Check Writing	EMA II	\$.15 per item	Transactional
Check Writing	WCMA SUB	\$0.35 per Item	Transactional
CMA Visa International Transaction	CMA	2% OF US \$ AMOUNT	Transactional
Excess Transaction Fee	BIA	\$15	Transactional
Non-Bank of America ATM Transactions	CMA	No fee	Transactional
Non-Bank of America ATM Transactions	EMA, EMA II	No fee for the first 100 ATM transactions per calendar year; \$1 per transaction over 100	Transactional
Non-Bank of America ATM Transactions	WCMA, WCMA SUB	No fee for the first 52 ATM transactions per calendar year, \$1 per transaction over 52.	Transactional
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
Nonsufficient Funds — Check Returned	BIA, WCMA, WCMA SUB	\$25	Transactional
Nonsufficient Funds — Check Returned	ICMA	\$20	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
Return Check Deposit Fee	BIA, WCMA, WCMA SUB	\$15	Transactional
Return Check Deposit Fee	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
Stop Payment Fee	ICMA	\$12	Transactional
Voluntary Exchange	WCMA, WCMA SUB, CMA, CMA SUB	\$30	Transactional
Wire Transfer			
Amendment Fee for Wires	Various Accounts	Pass through fee	Transactional
Investigation Fee for International Wires	Various Accounts	Pass through fee	Transactional
Non-USD Fed Wire Transfer (FX)	Various Accounts	Pass through fee	Transactional
Recall Fee — International Wires	Various Accounts	Pass through fee	Transactional
Trace Fee for Wires	Various Accounts	Pass through fee	Transactional
USD Federal Wire Transfer (Branch)	Various Accounts	\$30	Transactional
USD Federal Wire Transfer (Branch)	Various Accounts	\$15	Transactional
USD Federal Wire Transfer (Online)	Various Accounts	\$15	Transactional

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

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