

Schedule of miscellaneous account and service fees

At Merrill Edge®, clients who wish to work with an advisor 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 Financial Solutions Advisor,™ 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		
<i>Account Fee (per account)</i>		
BIA, CMA	\$125	Annual
CMA SUB	\$25	Annual
DELAWARE, BUSINESS DELAWARE	\$65	Annual
MSA	\$100	Annual
HSA	\$50	Annual
WCMA	\$300	Annual
WCMA SUB	\$150	Annual
<i>Annual Custodial Fee</i>		
IRA, IRRA, ROTH	25 Basis points; Min \$50, Max \$100	Quarterly
SEP, SIMPLE	25 Basis points; Min \$60 (\$50 for multiple accounts), Max \$100	Quarterly
BASIC	25 Basis Points; \$60 (\$80 for profit sharing and money purchase), Max \$100	Quarterly
403B	\$50	Quarterly
ESA	25 Basis Points; Min \$25, Max \$100	Quarterly
<i>Duplicate Statement Fee</i>		
Various Accounts	\$5	Transactional
<i>Duplicate Trade Confirmation Fee</i>		
Various Accounts	\$3	Transactional
<i>Overnight Mail</i>		
Various Accounts	\$25	Transactional

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

Transfer and termination fees		
<i>Full Account Transfer Fee and Closeout Fee</i>		
IRA, IRRA, Roth, SEP, SIMPLE, BASIC (not charged in addition to the closeout fee)	\$75	Transactional
CMA, BIA WCMA, RCMA	\$95	Transactional
HSA	\$50	Transactional
<i>Closeout Fee</i>		
IRA, IRRA, ROTH, SEP, SIMPLE, BASIC	\$75 plus pending custodial fee	Transactional

Account or Service	Fee Amount	Frequency
CASH MANAGEMENT SERVICES		
<i>ATM Transaction Fee*</i>		
BIA, CMA, WCMA, RCMA	\$0	N/A
<i>Cash Advance Fee (non-ATM)</i>		
BIA, CMA, WCMA, RCMA	0.25% of principal; \$2.50 minimum fee	Transactional
<i>Check Writing Fee</i>		
BIA	3 Free, \$15/item	Transactional
WCMA	200 Free, \$0.35/item (no free items for CMA Sub)	Transactional
<i>CMA Visa International Transaction Fee</i>		
BIA, CMA, WCMA, RCMA	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
<i>Non-Sufficient Funds Fee</i>		
CMA	\$30	Transactional
BIA, WCMA	\$25	Transactional
<i>Returned ACH Deposit</i>		
BIA, WCMA	\$10	Transactional
<i>Returned Check Deposit</i>		
BIA, WCMA	\$15	Transactional
<i>Stop Payment Fee</i>		
BIA, CMA, WCMA, RCMA	\$25	Transactional
<i>USD FED Wire Transfer (Branch)</i>		
BIA, WCMA	\$30	Transactional
<i>USD FED Wire Transfer (Online)</i>		
BIA, WCMA	\$15	Transactional
INVESTMENT SPECIFIC		
Merrill Edge Fees		
<i>Bond Coupon Deposit Fee</i>		
Various Account Types	\$5	Transactional
<i>Security Reorganization: Mandatory Exchange</i>		
Various Account Types	\$0	Transactional
<i>Security Reorganization: Voluntary Exchange</i>		
Various Account Types	\$30	Transactional
<i>Past Due Exchanges for Physical Securities</i>		
Various Account Types	\$50	Transactional
Third-Party Fees		
<i>Delivery of Non-Government Securities — Direct Registration System (DRS) Eligible</i>		
Various Account Types	\$25	Transactional
<i>Delivery of Non-Government Securities — Direct Registration System (DRS) Non-Eligible or Non-Participating</i>		
Various Account Types	\$500	Transactional
<i>Legal Transfer Fee — Depository Trust Company</i>		
Various Account Types	\$75	Transactional
<i>Government Security Transfer Fee</i>		
Various Account Types	\$125	Transactional

* Non-Bank of America ATMs may charge a fee for using their ATMs.

Account name abbreviations

Acronym	Full name
BIA	Business Investor Account
CMA	Cash Management Account
CMA SUB	Cash Management SubAccount
ESA	Educational Savings Account
HSA	Health Savings Account
IRA	Individual Retirement Account

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

For questions, call 888.ML.INVEST (888.654.6837) Monday through Friday 8 a.m. to 10 p.m., Eastern



Bank of America Corporation

Not all account types are available for new clients.

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