

COMPLIMENTARY SERVICES

The following services are available to you for no additional charge.

- Online account access and paperless account documents
- Downloads CSV (comma-delimited) or PDF files
- Cost basis information
- Your choice of eligible cash sweep programs
- Incoming ACH/Wires fund transfers
- Internal transfers between accounts
- Corporate checks
- Receipt of securities



Creand[®]

Wealth Management

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Wealth Management

Beta Capital Securities LLC Schedule of Brokerage Account Fees & Charges for Cash & Margin Accounts

Outlined below are various fees for related services and activities provided to customers of Beta Capital Securities LLC (“BCS” or the “Firm”). Certain fees may not apply or may be discounted based on the type of account you have and/or the amount of assets you hold in your accounts. Other fees are only charged when the associated services are requested or when special processing is required. As a result, many fees listed below may not apply to your account. Any balance difference in fees is received by BCS as additional revenue that may be utilized to offset existing operational expenses with the remaining balance constituting additional compensation to BCS. Any deviation from the outlined fee schedule or structure requires pre-approval by BCS.

If you have any questions about fees, please contact your financial advisor.

Securities are offered by Beta Capital Securities LLC, a member of FINRA and SIPC, and advisory services are rendered by Beta Capital Management LLC, a SEC-registered investment adviser, both of which are part of Credit Andorra Financial Group. Creand Wealth Management is a brand name for a wealth management business conducted by Beta Capital Securities LLC and its affiliate Beta Capital Management LLC.

ACCOUNT FEES **FEE**

| | |
|---|-------|
| Administration Fee | \$220 |
| <i>Not applicable to IA Accounts with Fee Schedule 1.</i> | |
| Hold Mail | \$500 |
| <i>All the accounts choosing e-Delivery will receive a \$300 discount.</i> | |
| Inactivity Fee | \$500 |
| <i>Inactivity fee will be applied if the account does not generate more than \$5,000 per year in commission. Not applicable to IA Accounts.</i> | |
| Termination Fee or ACAT | \$100 |

PROCESSING FEES **FEE**

| | |
|---|-------|
| Handling/processing fee | \$8 |
| <i>Charged on most transactions as indicated on the confirmation you receive. Certain transactions and account types, such as Institutional accounts, may be exempt from this fee.</i> | |
| Returned deposit items | |
| Check | \$30 |
| Wires | \$25 |
| ACH | \$20 |
| <i>Assessed when a check is deposited into an account and is returned for insufficient funds by the institution from which it was drawn.</i> | |
| Stop Payments | \$20 |
| Extensions for payment or securities Received after settlement date | |
| First extension | \$20 |
| Second extension | \$40 |
| <i>Assessed when filing requires regulatory notification of extension beyond settlement date.</i> | |
| Mailgram | \$10 |
| <i>Charged for client notification of past due funds and securities.</i> | |
| Foreign Security Processing | \$150 |
| <i>Costs associated with the deposit of foreign physical securities vary depending on the foreign depository that holds your security. Additional out-of-pocket expenses, such as depository fees, taxes and mailing cost, may also be charged.</i> | |
| Re-registration of Physical certificates | \$150 |
| <i>Applies to certificates submitted for service transfers, such as change of registration or certificate breakdown.</i> | |
| Transfer Fee | |
| Transfer of an account from Custody | \$100 |
| Transfer of a foreign security | \$100 |
| <i>Charged in addition to the account transfer cost.</i> | |

SERVICE FEES **FEE**

| | |
|---|------|
| Outgoing Wire Transfer | |
| USD Domestic | \$40 |
| USD International | \$55 |
| Non-USD | \$70 |
| Check Disbursement | |
| Standard (USPS) | \$0 |
| Overnight | \$20 |
| Saturday | \$30 |
| <i>Courier Fees may apply in addition.</i> | |
| Courier Fee | |
| <i>Fees will be passed through for packages requested by clients.</i> | |
| Safekeeping of Physical Securities Fee | |
| USD | \$10 |
| Non-USD | \$15 |
| <i>Charged monthly per account and per certificate.</i> | |
| Paper Delivery | |
| Statement (quarterly) | \$25 |
| Duplicate Statement | \$5 |
| Duplicate Confirmation | \$2 |
| Prospectus | \$4 |
| <i>No charge for e-Delivery.</i> | |
| Tax Documents (1099 & 1042S Forms) | \$5 |
| <i>Charged annually.</i> | |
| ACH Debit | \$3 |