

## **Financial Terms**

## Standard Fee Schedule

The following fees will be assessed as incurred directly to your account. All fees may differ at the discretion of your financial organization:

Annual Fees (no fees the first year; fees charged on anniversary of Corestone® account opening)	
Silver account <sup>1</sup> : \$	25
Silver Plus account: \$	50
Gold account: \$1	00
Platinum account: \$1	50
Corporate Gold account: \$1	50
Corporate Platinum account: \$2	50
Checking Fees <sup>2</sup>	
Stop payments for Silver, Silver Plus and Gold accounts: \$	25
Stop payments for Platinum accounts: No	ne
Returned checks or ACH debits (for any reason): \$	25
Retrieve copy of paid check: \$2.	50
View copy of paid check online: No	ne
Overnight checkbook fee³: \$	20
Visa® Fees	
ATM withdrawal fee (PNC Bank or Allpoint® network)4: No	ne
ATM out-of-network fee (ATM not on PNC Bank or Allpoint network): No	ne
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network): Vario	ous
Retrieve copy of paid Visa draft: \$2.	50
Foreign transaction fee (Visa fee for transactions performed outside the U.S.):  1% of the transacti	on
Cash advance fee (non-ATM): 0.25% of the transacti (\$2.50 minimum	
	20
Electronic Checks	

Letter with checking account information:

Can be upgraded to any paper check style at any time.

None

Personal Checks	
Initial order (includes checkbook cover, check register, deposit tickets and 40 checks):	None
Reorders (includes check register, deposit tickets and 100 checks):	
Silver and Silver Plus accounts:	\$12.50
Gold and Corporate Gold accounts:	\$10
Platinum and Corporate Platinum accounts:	\$7.50
Carbon Copy Checks	
Initial order (includes checkbook cover, check register and 100 checks):	\$15
Reorders (includes check register and 100 checks):	\$25
Business Checks	
Initial order (includes business binder, business register, deposit tickets and 252 checks):	\$50
Reorders (includes business register,	
deposit tickets and 252 checks):	\$40
Reorder binder:	\$20
BillSuite™	
View, pay and manage bills online	
24 hours a day, seven days a week <sup>5</sup> :	None
RewardSuite <sup>™</sup>	

Points-based card loyalty program for Gold and Platinum card accounts only6:

1 The \$25 fee will be waived for Corestone accounts that have \$25,000 or more in average month-end closing cash sweep balances.

None

- <sup>2</sup> Check writing services are not offered on all accounts. Please contact your advisor for more information.
- <sup>3</sup> Checks or debit cards requested to be sent to an alternate address must go by overnight courier. Also, a signature is required from the recipient. The account may be subject to the overnight delivery fee.
- <sup>4</sup> More than 52,000 surcharge-free ATM locations including 9,000 PNC Bank ATM terminals (daily withdrawal limits of \$500 for Silver Plus, \$1,500 for Gold and \$3,000 for Platinum) and additional ATM access through Allpoint network, which has over 43,000 surcharge-free ATM locations in the U.S.
- <sup>5</sup> Clients using BillSuite must abide by the terms and conditions. BillSuite is accessed via NetXInvestor®.
- <sup>6</sup> Not available with Silver or Silver Plus accounts. Clients using the RewardSuite program must abide by the terms and conditions. For more information, please visit myrewardsuite.com.

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