Financial Terms

CORESTONE®

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':	$25
Silver Plus account:	$50
Gold account:	$100
Platinum account:	$150

Checking Fees[2]

Stop payments for Silver, Silver Plus and Gold accounts:	$30
Stop payments for Platinum accounts:	None
Returned checks or ACH debits (for any reason):	$30
Retrieve copy of paid check:	$2.50
View copy of paid check online:	None
Overnight checkbook fee[3]:	$30

Visa'' Fees

ATM withdrawal fee (PNC Bank or Allpoint network)[4]:	None
ATM out-of-network fee (ATM nor on PNC Bank or Allpoint network):	None
ATM surcharge fee (charged by ATM not on PNC Bank or Allpoint network):	Various
Retrieve copy of paid Visa draft:	$2.50
Foreign transaction fee (Visa fee for transactions performed ourside the U.S.):	1% ofrhe transaction
Cash advance fee (non-ATM):	0.25% of the transaction ($2.50 minimum)
Overnight debit card fee3:	$20

Electronic Checks

Letter with checking account information:	None

Can be upgraded to any paper check style at any time by completing the Corestone Application.

Personal Checks

Ordered directly within NetXInvestor

This new functionality enables you to:

• Choose from hundreds of styles offered by the vendor. If checks have been ordered on your account previously, that style will be the first option listed.

• Select the shipping method including standard and several trackable options (additional fees apply).

• Choose the quantity of check books you want to receive (number of checks in each book varies depending on the style).

• Choose to receive email messages for the status of check book orders.

• When you check out, you will see the total fee for your order (including shipping) and know exactly what you will be charged before checking out. The fee for the check book order will be charged by the check book vendor directly to your checking account.

BillSuite•·

View, pay and manage bills online 24 hours a day, seven days a week[5]: None

RewardSuite'"

Points-based card loyalty program for Gold and Platinum card accounts only6: None

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

[2] **Check writing services are not offered on all accounts. Please contact your advisor for more information.**

[3] **Checks or debit cards requested to be sent to an alcernate address must go by overnight courier. Also, a signature is required from the recipient. The account may be subject to the overnight delivery fee.**

[4] More than 52,000 surcharge-free ATM locatiuns including 9,000 PNC Bank ATM terminals (daily withdrawal limits of$500 for Silver Plus, $1,500 for GolJ anJ $3,000 for Platinum) anJ adJitional ATM access through Allpoirn nerwork, which has over 43,000 surcharge-free ATM locations in the U.S.

[5] Clients using BillSuite must abide by the terms and conditions. BillSuite **is accessed via NecXInvestor<!).**

[6] **Nut available with Silver ur Silver Plus accounts. Clients using the RcwardSuitc program must abide by the terms anJ conditions. For more infurmation, please visit myrewarJ.suite.cum.**