Commission and Fee Schedule

For Self-Directed Accounts Only

Effective October 1, 2026

Equities (Stocks, ETFs)

Transaction Type	Fee
Online[1]	$9.95
Representative-assisted	$34.95

1 For orders of up to 2,000 shares. For transactions of over 2,000 shares, please speak to a CSI representative at 1-800-456-0603.

Other fees and charges may apply, including, but not limited to, fees intended to offset fees charged by certain regulatory bodies, and costs for foreign currency transactions, foreign clearing charges and safekeeping, ADR related fees and other fees CSI may incur as a result of transactions executed within your brokerage account.

For purchases, we require cleared funds or equity in the account. When selling, we require receipt of cleared stock certificates in advance.

No-Load Mutual Funds Buys/Sells/Exchanges

Transaction Type	Fee
Online/Automated Phone	$14.95
Representative-assisted	$34.95

Note: Load mutual funds have no additional transaction fees.

Fixed Income Securities

All fixed income securities are traded through Citizens Securities, Inc., which may, at its discretion, act as principal or agent. When CSI acts as principal, bonds will be subject to a markup or markdown. When acting as agent, the following schedule will apply:

Transaction Type	Fee
Representative-assisted	$39.95 (+$5/bond)

Note: There will be a $50.00 service fee for all U. S. Treasury Auction trades, regardless of size. Additional fees may apply.

Non-Retirement Accounts, IRAs and Qualified Plans

Account Value	Annual Fee[2]
$0 - $49,999	$100.00
$50,000+	No Fee

2 Accounts are subject to an annual fee which is charged in the fourth quarter, or at account closing. In the event that residual funds are received for a closed account, the account will remain open and be subject to applicable fees and service charges on an ongoing basis.

The annual fee is waived based on a total relationship balance of $200,000 or higher, as of the specified valuation date. Your relationship balance consists of balances in your Citizens Bank deposit accounts and Citizens Investments accounts, which include brokerage, managed money and held-away investments (Annuity, 529, 401(k), etc.).

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Miscellaneous Fees

Account Termination/Transfer Out Fee	$100.00
Research Fee	$25.00 per hour (Minimum)
Duplicate Statement	$5.00
Legal Return	$75.00 per account
Legal Transfer	$150.00
Mailgrams	$15.00
Overnight Mail	$25.00
Physical Reorganizations	$150.00
Private Placement/Limited Partnership Fee	$100.00
Returned Checks	$30.00
Safe Keeping on Physical Securities	$50.00 monthly per certificate
Small Balance	up to $1.00[3]
Stop Payment	$25.00
Trade and Margin Extensions	$20.00
Transfer and Ship	$250.00
Wire Fees	$25.00

3 Any Citizens Securities, Inc. investment account which maintains a balance of $1.00 or less for more than 30 days will be subject to a small balance fee which will be assessed up to the balance in the account. Qualified accounts are subject to applicable IRS rules, restrictions and limits.

Commissions, account service fees and annual fees are subject to change without notice. Please call 1-800-456-0603 for details.

Citizens Wealth Management (in certain instances d/b/a Citizens Private Wealth) is a division of Citizens Bank, N.A. ("Citizens"). Securities, insurance, brokerage services, and investment advisory services are offered by Citizens Securities, Inc. ("CSI"), a registered broker-dealer (Branch address: One Citizens Bank Way, Johnston, RI 02919) and SEC-registered investment adviser - Member FINRA/SIPC. Investment advisory services are also offered by Citizens Private Wealth, LLC ("CPW"), an SEC-registered investment adviser (see Form ADV Part 2A for details). CSI and CPW are affiliates of Citizens. Banking products and trust services are offered by Citizens for deposit products. Member FDIC.

SECURITIES, INVESTMENTS AND INSURANCE PRODUCTS ARE SUBJECT TO RISK, INCLUDING PRINCIPAL AMOUNT INVESTED, AND ARE:

NOT FDIC INSURED	NOT BANK GUARANTEED	NOT A DEPOSIT
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		
MAY LOSE VALUE		

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