Citizens PRIVATE WEALTH™

Citizens Securities, Inc. Commission and Fee Schedule

Effective January 15, 2025

Securities (Corporate, U.S. Treasury and Mortgage-backed) and Bonds (Municipal, Zero Municipal and U.S. Government Agency)

All are traded through Citizens Securities, Inc., which may, at its discretion, act as principal or agent. When acting as principal, bonds will be subject to a markup or markdown. When acting as agent, the following schedule will apply: $100.00 plus $1.00 per bond. Minimum Commission is $50.00. There will be a $50.00 service fee for all U. S. Treasury Auction trades, regardless of size. Additional fees may apply.

Equities (Stocks, ETFs)

Transaction Type	Fee
Online[1]	$9.95
Representative-Assisted	$50.00 + $0.02 per share

1 For orders of up to 2,000 shares. For transactions of over 2,000 shares, please speak to a CSI representative at 1-800-942-8300.

Additional fees may apply to foreign traded securities.

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

Options

Transaction Type	Fee
Online	$15.00 + $1.50 per contract
Representative-Assisted	$35.00 + $1.50 per contract

No Load Mutual Funds

Transaction Type	Fee
Online	$14.95
Representative-Assisted	$50.00

Government Bonds

Transaction Type	Fee
Online	n/a
Representative-Assisted	$100.00 + $1.00 per bond

Non-Government Bonds

Transaction Type	Fee
Online	n/a
Representative-Assisted	$100.00 + $1.00 per bond

Annual Fee

Non-Retirement Accounts, IRAs and Qualified Plans

Account Value	Annual Fee[2]
$0 to $49,999.99	$75.00 or $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 for Citizens Securities, Inc. investment accounts with balances of $50,000 or more as of a valuation date specified each year and disclosed to you by mail at least 30 days prior. The annual fee is also waived based on a total relationship balance of $250,000 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 annuities held with us.

Accounts enrolled in electronic statement delivery will incur a $75.00 annual fee. Accounts receiving paper statements will incur a $100.00 annual fee. Accounts where the primary account holder is 65 or older will pay $75.00 regardless of the statement delivery method selected.

Alternative Investments Fees

Initial Purchases	$100.00
Subsequent Purchases	$50.00
Redemptions	$50.00
Transfer/Re-registration	$50.00
Annual Custody/Valuation - Registered	$50.00
Annual Custody/Valuation - Non-Registered	$150.00

Miscellaneous Fees

Account Termination/Transfer Out Fee	$100.00
Legal Return	$75.00 per account
Legal Transfer	$150.00
Overnight Mail	$25.00
Physical Reorganizations	$150.00
Private Placement/Limited Partnership Fee	$100.00
Returned Check	$30.00
Safe Keeping on Physical Securities	$10.00 per certificate/per month
Stop Payment	$25.00
Trade and Margin Extensions	$20.00
Transfer and Ship	$250.00
Wire Fee	$25.00

Commissions, account service fees and annual fees are subject to change without notice. Please call 1-800-942-8300 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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