

Schedule of Operational and Other Service Fees

Please read the below fee schedule carefully. Any charges incurred are the responsibility of the account owner(s). BB&T Scott & Stringfellow may change this fee schedule at any time. In addition to these fees, please note that certain other operational or other fees or charges may apply. If you have any questions regarding the applicability of these fees, please contact your Financial Advisor.

Account Services

Account Transfers	
Incoming Account Transfer	No charge
Outgoing Account Transfer	\$95
Annual Account Fee (standard brokerage) ¹	\$60
Asset Management Account (AMA through UMB)	\$40 annually
Asset Management Account (AMA through BB&T) ²	\$30 monthly
Collateral Loan Setup	\$50
Form 990-T, Exempt Organization Business Income Tax Return	Filing fees vary by account
IRA	
Annual Custody	\$60
Termination	\$95
Transfer of Securities on Death (TOD)	
Setup	\$45
Modifications	\$25
Distributions (external)	\$100

Cash Management

Automated Clearing House (ACH) Transfers	
Incoming ACH Transfer	No charge
Outgoing ACH Transfer	No charge
Late Payment for a Trade	Broker call rate + 2.875%
Money Market Early Redemption	
Monday – Thursday: \$20,000 and over	Daily interest
Friday & Holidays: \$5,000 and over	
Prepayment of the proceeds of a trade prior to settlement date	\$18 plus interest (minimum interest of \$2)
Returned Items (Insufficient Funds)	\$35
Stop Payment	\$25
Wire Transfers	
Incoming	No charge
Outgoing Domestic	\$25
Outgoing International	\$40

Securities Processing

Foreign Security Conversion (Ordinary to ADR)	All agent fees
Foreign Security Transfers	\$250
Physical Certificates Rejects	\$125
Legal Transfers into Streetname	No charge
Non-Transferable Securities Custody	\$11 per security per month
Outgoing Direct Registration System (DRS) Transfers	\$10
Physical Certificate Custody & Safekeeping	\$5 per security per month
Physical Certificate Deposit/Transfer Agent Fee	All agent fees
Restricted Legal Transfers	\$50 plus all agent fees
Deposit & Withdrawal At Custodian (DWAC Gifting/Delivery/Deposit)	All agent fees

Transaction Processing

Corporate Action Redemptions/Exchanges (when registered in Client Name)	\$90
Corporate Action Withdrawal of Previously Tendered Shares	\$77
Dividend Reinvestment	
Purchases	No charge
Liquidation of Fractional Shares	No charge
Processing & Handling ³	\$5

¹ BB&T Scott & Stringfellow offers clients many options to avoid annual fees. Account fees are waived for clients holding \$250,000 or more in brokerage assets, accounts enrolled in fee-based advisory programs, clients holding \$15,000 or more in open-end mutual funds or annuities, and many more situations. Please contact your Financial Advisor for more details.

² The \$30 monthly fee will be waived for clients with \$50,000 in combined Deposit and/or Investment balances, or \$100,000 in combined balances in Deposits, Investments, and/or Retail Loans/Lines, at BB&T, BB&T Scott & Stringfellow, or BB&T Investment Services.

³ The fee does not apply to transactions in new issues, mutual funds, or insurance products, Delivery-Versus-Payment (DVP) accounts, automatic investment plans, or fee-based accounts (with the exception of trades involving ineligible assets). The transaction fee is charged to all other transactions, including but not limited to equities, bonds, UITs and options.

ONLINE TRADING

1-500 shares.....\$14.95 per transaction.
501 or more shares.....\$14.95 per transaction, plus \$0.03 per share for each share over 500 shares.

BB&T Wealth and BB&T Investments Asset Management Accounts (AMA)...online trading starting at \$9.95 per transaction, plus \$0.03 per share for each share over 500 shares. Commissions for solicited trades vary. Please consult your Financial Consultant.

EQUITIES

BROKER-ASSISTED TRADING

<u>Transaction Amount</u>	<u>Commission Rate</u>
Under \$2,001.....	2.50%
\$2,001-\$15,000.....	1.25%
\$15,001-\$25,000.....	1%
\$25,001-\$50,000.....	0.75%
\$50,001 or more.....	0.25%

Minimum charge: \$25

MUTUAL FUNDS

Mutual funds and Unit Investment Trusts are charged as indicated in the prospectus.
Commissions charged for no-load mutual funds are subject to the equities commission schedule.

FIXED INCOME / OPTIONS

U.S. GOVERNMENT BONDS

Treasury Auctions: \$50 per transaction.
Secondary Market: Fees are a factor of the coupon, size of the order, maturity date and other features of each issue. Such fees are included in the price per bond.

MUNICIPAL BONDS

Fees are a factor of the coupon, size of the order, maturity date, credit quality, and other features of each issue. Such fees are included in the price per bond.

CORPORATE BONDS

New Issues: Prices and fees are set by the Issuer.
Secondary Market: Fees are a factor of the coupon, size of the order, maturity date, credit quality, and other features of each issue. Such fees are included in the price per bond.

OPTIONS

Equity Schedule + \$0.75 per contract
Option Application Required.
Contact a Trader at 800-453-7348, option 2.

MARGIN INTEREST CHARGES

Under \$49,999.99.....2.875% + Broker Call Rate
\$50,000 - \$99,999.99.....2.625% + Broker Call Rate
\$100,000 - \$499,999.99.....2.25% + Broker Call Rate
\$500,000 and Over.....1.75% + Broker Call Rate
Required Minimum Equity is \$2,000
Margin Agreement Required
Rates effective 9/1/2019

MISCELLANEOUS FEES

ACH Return Fee	\$20
Annual Account Fee (Standard Brokerage).....	\$19
<small>BB&T Investments offers clients many options to avoid annual fees. Account fees are waived for clients holding \$250,000 or more in brokerage assets, accounts enrolled in fee-based advisory programs, clients holding \$15,000 or more in open-end mutual funds or annuities, and many more situations. Please contact your Financial Consultant or call a Client Services Representative at 800-453-7348, option 3 for more details.</small>	
Annual IRA Custodial Fee.....	\$45
Annuity Only IRA (Annual Custody).....	\$0
Mutual Fund Only IRA (Annual Custody).....	\$15
Cost Basis Research Fee.....	\$15 per hour, plus \$5 per statement, confirmation or tax document provided.
DRS Transfer Fee	\$10
Foreign Securities Deposit Fee	\$250
Form 990-T.....	Filing fees vary by account
IRA Termination Fee	\$95
Outgoing Account Transfer Fee.....	\$95
Postage & Handling Fee (per transaction)	\$2
Reorganization Redemption Fee (Bonds).....	\$35
Reorganization Exchange Fee (Stocks)	\$53
Restricted Stock Processing Fee	\$50
Returned Check Fee.....	\$35
Safekeeping Fee (per item, per month).....	\$5
Stop Payment Fee (within 7 days of issue)	\$25
Wire Transfer Fee (Domestic)	\$25
Wire Transfer Fee (International)	\$30

* In the event that fees are charged from an issuer, transfer agent or other third party, these fees may be debited from your account.

Investment solutions are provided by BB&T Investments, a division of BB&T Securities, LLC, member FINRA/SIPC. BB&T Securities is a wholly-owned nonbank subsidiary of Truist Financial Corporation. All trades are cleared through BB&T Securities. Securities and insurance products or annuities sold, offered or recommended by BB&T Investments are not a deposit, not FDIC insured, not guaranteed by a bank, not insured by any federal government agency and may lose value. All self-directed transactions through brokerage are unsolicited and we do not offer investment advice with the self-directed brokerage service.

Current Fees are subject to change without prior notice.

Sterling Advisors Operational & Service Fee Schedule

	Transaction Type	Fee Amount
Account Services	Incoming Account Transfer	No charge
	Outgoing Account Transfer	\$95.00
	Annual Account Fee (standard brokerage) ¹	\$60.00
	1. BB&T Securities offers clients many options to avoid annual fees. Account fees are waived for clients holding \$250,000 or more in brokerage assets, accounts enrolled in fee-based advisory programs, clients holding \$15,000 or more in open-end mutual funds or annuities, and many more situations	
	Asset Management Account - Initial Check order	No Charge
	Debit Card Annual Fee - First year's fees waived	\$40.00
	ATM Fees	No Charge
	*Other Institutions' ATM fees may apply.	
	Returned Items (Insufficient Funds)	\$30.00
	Check Re-order Fee	\$15.00
	Collateral Loan Setup	\$50.00
	Transfer of Securities on Death (TOD) Setup	\$45.00
	TOD Modifications	\$25.00
	TOD Distributions (external)	\$100.00
IRAs	Annual Custody	\$45.00
	Conversions	No Charge
	Termination	\$95.00
Cash Management	Incoming ACH Transfer	No charge
	Outgoing ACH Transfer	No charge
	Late Payment for a Trade	Broker call rate [BC] + 2.875%
	Money Market Early Redemption	Daily interest
	Prepayment of the proceeds of a trade prior to settlement date	\$18 plus interest (minimum interest of \$2)
	Margin and COD Extension	\$1- 49,999 - BC+ 2.875 \$50,000- 99,999 - BC+2.625% \$100,000- 499,999 -BC+2.250% \$500,000+ -- BC+1.75%
	Returned Items (Insufficient Funds)	No Charge
	Stop Payment	\$25.00
	Wire Transfers Incoming	No charge
	Wire Transfers Outgoing Domestic	\$25.00
	Wire Transfers Outgoing International	\$40.00
Securities Processing	Foreign Security Conversion (Ordinary to ADR)	All agent fees
	Foreign Security Transfers	\$250.00
	Legal and GNMA Transfers	No Charge if going Street Name
	Accommodation Transfer	No Charge
	Register and Ship Certificate	No Charge
	Direct Registration	Outgoing \$10
	Physical Certificates Rejects	\$125.00
	Legal Transfers into Streetname	No charge
	Non-Transferable Securities Custody	\$11 per security per month
	Outgoing Direct Registration System (DRS) Transfers	\$10.00
	Physical Certificate Custody & Safekeeping	\$5 per security per month
	Restricted Legal Transfers	\$50 plus all agent fees
	Deposit & Withdrawal At Custodian (DWAC Gifting/Delivery/Deposit)	All agent fees

Transaction Type		Fee Amount
Commissions	Transaction Processing	Corporate Action Redemptions/Exchanges (when registered in Client Name)
		\$90.00
		Corporate Action Withdrawal of Previously Tendered Shares
		\$77.00
		Mutual Fund Exchanges
		No Charge
		DK Item - US
		\$0
		DK Item - Non-US
		\$0
		Prime Brokerage Receive and Deliver Fees
		\$25.00 per event
		Dividend Reinvestment Purchases
		No charge
		Dividend Reinvestment Liquidation of Fractional Shares
		No charge
		Overnight Charges - Weekday Delivery
		\$12.00
		Overnight Charges - Saturday Delivery
		\$21.00
		Processing & Handling
		\$2.00 per transaction ¹
		Equities (Market and Limit Orders)
		Current Commission Schedule ²
		Options (Market and Limit Orders)
		\$25.00
		*Option Exercises and assignments will incur full commission
	**Options involve risks and are not suitable for all investors	
	Fixed Income	
	\$25.00	
	Mutual Funds ²	
	\$25.00	
	2. Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges, and expenses.	

(04/30/2019)

¹ The process & handling fee does not apply to transactions in fee-based or managed accounts (with the exception of trades involving ineligible assets). The transaction fee is charged to all other transactions, including but not limited to equities, bonds, mutual funds and options within non-managed accounts.

² The current commission schedule does not apply to client holdings in managed accounts. Commission fees are not charged for any trading activity, including but not limited to equities, bonds, mutual funds and options within fee-based or managed accounts.