



## NFS Account Service Fees

Checking Fees & Misc. Account Service Fees		
Description of Fee	Fee Amount	Additional Details
Select Access Account with ACH and Bill Pay	\$10.00	Charged annually
Select Access -- Checking Upgrade	\$5.00	Charged annually
Select Access -- Visa Debit Card Upgrade	\$5.00	Charged annually
Premier Access Account with ACH, Bill Pay, Checking	\$100.00	Charged annually
Check Reorder	\$5.00	Charged when a client reorders checks (50 checks in a book)
HSA Account	\$35.00	Charged annually
HSA Check Reorder	FREE	No charge for HSA check reorder
Return Checks	\$20.00	Charged when a check is written/deposited and has insufficient funds
Stop Payment	\$20.00	Charged when a "Stop Payment" is placed on a check (per check)
Statements/Confirms/Tax Forms/Shareholder Reports Mailing Fee	\$60.00	Charged annually if not on EDelivery*
Duplicate Mailing Statement	\$8.00	Charged when the client requests a duplicate statement to a designated person (charged quarterly)
Change of Address	FREE	No charge to update address
Overnight Check	\$50.00	Charged for FedEx delivery overnight
Incoming Wire	FREE	No fees for incoming wires
Outgoing Wire	\$15.00	Charged when funds are wired out of a client's account
Copy of Physical Tax Documents/Statements	\$5.00	Physically mailing out a document or statement (per statement or document)
Inactive Account Custody Fee	\$50.00	Charged when an account has been deemed "Inactive" for a year (non-qualified accounts only)
Mailgram	\$5.00	Charged when a mailgram is sent to the client. Mailgrams are sent by NFS for margin calls, debits, etc.
Traditional IRA, Roth IRA, SEP IRA or Simple IRA Maintenance Fee	\$35.00	Charged annually
Conversion of Traditional IRA to Roth IRA	FREE	No charge for this service
Trade Extension Fee	\$10.00	Charged when an account requests a Reg-T extension
529 Annual Maintenance Fee	\$20 - \$25	Charged annually. Cost may vary depending on plan.

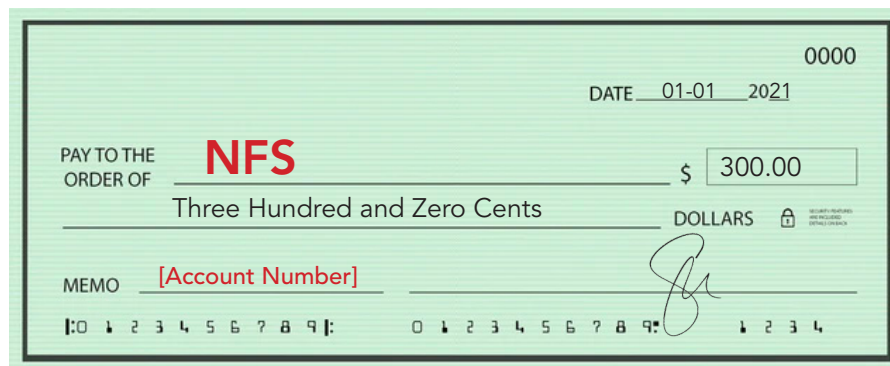
Alternative Investment Fees		
Description of Fee	Fee Amount	Additional Details
Alternative Investment Annual Custody and Valuation Fee (per registered position)	\$35.00	\$500.00 annual cap for Alternative Investment
Alternative Investment Annual Custody and Valuation Fee (per non-registered position)	\$125.00	
Transfer/Re-registration Fee	\$50.00	Charged when an alternative investment position is transferred into NFS

Transaction Miscellaneous Fees		
Description of Fee	Fee Amount	Additional Details
Transfer and Ship Fee (DRS Eligible)	\$65.00	Charge for sending a DRS statement for a DRS eligible security
Transfer and Ship Fee (non-DRS Eligible)	\$65.00	Charge for sending a physical certificate for a non-DRS eligible security
Safekeeping	\$5.00	Charged when a position is requested in a certificate form
Physical Reorg Fee	\$30.00	Charged when a stock certificate is deposited after the action date on a mandatory reorg item
Legal Return Fee	\$50.00	Charged when a stock certificate has been returned to client due to "not in good order" status for more than 45 days or at the client's request.
Transfer of Assets on Non-Qualified Accounts	\$50.00	Charge for transferring all assets out of an account

Account Termination Fees		
Description of Fee	Fee Amount	Additional Details
Retirement Close Out Fee	\$125.00	Charged when closing this type of account
Estate Account Close Out Fee	\$25.00	Charged when closing this type of account
HSA Account Close Out Fee	\$25.00	Charged when closing this type of account

**\*Talk to your financial professional to get signed up for e-delivery and avoid the \$60 mailing fee.**

When making a deposit into your NFS account, please refer to the sample below. Make the check payable to NFS and enter the Account Number on the "Memo" line.



All fees are charged against cash equivalent holdings in the account. If funds are not available to cover fees or activity-related debits, holdings may be liquidated by cfd Investments Inc. sufficient to cover any outstanding fees, debit or trading costs may apply. Fees are subject to change and are depicted on a per account basis and are not prorated when an account is closed prior to its anniversary date. Not all fees may be shown or are applicable to all account types. Please speak with your financial professional for additional details.

Advisory Services are offered through Creative Financial Designs, Inc., a Registered Investment Adviser, and Securities are offered through cfd investments, Inc., a Registered Broker/Dealer, Member FINRA & SIPC, 765.453.9600.