Listing of Banking Services cont’d.

March 2024

Trust Services:

(Only available at Keokuk in the Trust Department)

Retirement Account – Self Directed IRA

Retirement Account – Managed IRA

Retirement Account – 401(k) Plan

Retirement Account- Profit Sharing Plan

Charitable Remainder Trust

Conservatorship

Living Trust

Investment Management Account (Agency Account)

Custody Account

Executorship

Life Insurance Trust

Alternate designee for Attorneys in Sole Practice (Iowa Court Rule 39.18)

#### FEE SCHEDULE

Customers with multiple accounts are eligible for a “stacking rebate.” The stacking rebate is calculated using a “Master Account” that consolidates the account balances of individual accounts for a total balance at the Master Account level. This will be calculated depending on the frequency the account is billed.

I*.* Managed Agencies, Conservatorships, IRA and Trustee Fees

First 500,000.00 *.*85 of 1%

Next 500,000.00.75 of 1%

Next 1,000,000.00 .55 of 1%

Over 2,000,000.00 .35 of 1%

II. Custody Accounts—Includes Self Directed IRAs and Agencies (customer has full investment

discretion for entire account).

First 1,000,000.00 .25 of 1%

Next 1,000,000.00 .15 of 1%

Over 2,000,000.00 .10 of 1%

III.Executor & Estate Administrator –

Statutory rates permitted by law/court approval; any additional fees only with court approval.

IV.Employee Benefit Plans (401k, Profit Share)

Total Market Value .60 of 1%

V. Conservatorships – minimum fee of $250, plus $5 for any printed checks. Hourly rates as they apply.

1. Conservatorships will be charged on a case-by-case basis, as approved by the courts, according to the nature of the conservatorship.

VI. Un-funded Life Insurance Trusts (ILITs) –

1. Flat annual rate of $250 until funded.
2. Once funded, managed Trustee fees will begin.

VII*.* Expenses and Other Fees

1. This fee schedule does not include tax return preparation or other out of pocket expenses. Expenses may be charged on a pass through cost basis in addition to the above fees.
2. Accounts open or funded for less than one year shall be subject to a minimum of one full year’s fee based on the market value of the account after it was fully funded.
3. Services required in addition to standard management services may be billed at $50.00/hour.
4. Transactional fees *may* be charged as follows in these and other unusual circumstances:

a. Repeated manual checks $ 5.00

b. Customer initiated cash withdrawals

requiring investment liquidation 50.00

c. Early withdrawal from IRA’s 50.00

All fees are calculated as a percentage of fair market value of assets in the account, and are payable monthly, quarterly, semi-annually, or annually. Fees for specific accounts may be adjusted (either increased or decreased) by agreement. Unless expressly specified otherwise in the governing instrument or by court order, fees are allocated one half from income and one half from principal. All fees are subject to change.

*Effective July 01, 2021*