



IRA Fee Schedule

Effective January 2021

Annual Account Fees	Due at account opening and annually on anniversary of account opening	\$100
Paper Statements Mailed (Electronic statements provided at no cost)		\$30
Late Fee (Charged one time, 30 days after invoice date)		\$50
Service Fees	Charged at time services are provided. Fees subject to change without notice.	
Stop Payment		\$35
Return Check		\$35
Wire – Domestic		\$35
Wire – International		\$50
Duplicate Statement/5498/1099-R		\$15
Distribution/Withdrawal by ACH (if scheduled monthly or quarterly)		No charge
Distribution/Withdrawal by Check		\$5
Federal Withholding / State Withholding		\$30 (Federal) / \$5 (State)
Roth Conversion or Recharacterization (per asset)		\$50/asset
990-T Processing		\$50
Late FMV		\$50
Corrected 5498 or 1099-R		\$100
Account Reinstatement		\$100
Partial Account Termination (Applies when cash/assets are sent to another Custodian)		\$25
Full Account Termination		\$100
Research or Special Services (per hour; 1 hour minimum)		\$25/request or \$75/hour
Overnight (if charged to our account or to another party's account when pre-filled FedEx or UPS airbill/label is not provided)		\$40 + cost

STRATA Trust Company reserves the right to charge for other services not shown above.

Cash Account Information for Un-invested Cash: Funds received on behalf of an IRA account are automatically deposited into a Custodial NOW account held with Horizon Bank, an affiliate of STRATA Trust Company ("STRATA"), and/or other depository banks selected by STRATA, where they are FDIC-insured up to \$250,000 per depositor, pending further investment direction. Interest rates are subject to change in accordance with market conditions at the sole discretion of STRATA. Please refer to the Terms for Uninvested Cash section in your IRA Accountholder Agreement for more information.

INVESTMENT PRODUCTS: NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE