

• **Schedule of Account Fees** **Effective January 1, 2010**

Accommodation Transfer (per certificate and Non-DTC Eligible) - \$100.00

Request to have a change in ownership as titled on a certificate that is not as a result of a sale or other settlement.

Bond Redemption / Conversions (physical certificates) - \$100.00

Physical certificate is delivered to Sterne and deposited into a customer account where the issue needs to be converted into a new security or the bond has been redeemed.

Bulletin Board Security (per security) – \$150.00

The Bulletin Board Security fee is for processing physical Bulletin Board Securities with the customer being responsible for sending all appropriate paperwork to Sterne Agee Security Transfer Department.

Bulletin Board Security (processing fee if Sterne Agee obtains paperwork to process) - \$300.00

The Bulletin Board Security fee is for processing physical Bulletin Board certificates and Operations obtains the Transfer Agent/issuer verification forms on behalf of the customer.

DTC / Government / DWAC Delivery (per delivery) - \$50.00

Delivery of a security position to another broker dealer through DTC, Fed Wire or DWAC delivery.

Foreign Physical Certificate Receive / Deliver - \$250.00

Fee associated with physical certificates of a foreign issuer being received or delivered.

Foreign Security Delivery (per delivery) - \$100.00

Fee associated with securities received or delivered through Merrill Lynch (SALI custodian of all foreign security positions)

Employee Stock Option Processing - \$20.00

Fee associated with an Option Exercise or Assignment Surcharge.

Legal Transfer (per transfer) - \$50.00

Placing an item in "legal status". "Legal status" is defined as Sterne Agee's Security Transfer Department is pending paperwork to process the physical certificate associated with a customer sale.

Restricted Security Clearance (per delivery) - \$100.00

Processing and clearing a restricted legend on a physical certificate in anticipation of a pending sale.

Return Deposit of Certificates (DTC) - \$150.00

This fee applies when a certificate deposited in a customer's account is later rejected by DTC or the transfer agent and sent back to Sterne. Examples of situations when a certificate may be rejected include: invalid or improper endorsement, a stop transfer order is placed on the certificate or the certificate has been reported lost or stolen.

Rights / Warrants Subscription - \$75.00

Processing a right or warrant exercise in physical form.

Pledge Account Setup Fee – \$50.00

Fee associated with establishing a pledge account with a commercial bank.

Processing Outgoing Automated Customer Account Transfer Service (ACAT) - \$75.00

Fee associated with processing the transfer of a customer account from Sterne Agee to a different broker dealer through DTC.

Option Exercise / Assignment Surcharge - \$25.00

Fee associated with processing an Option Exercise or Assignment Surcharge.

Safekeeping (per certificate) - \$30.00 every 6 mo

Semi-annual fee for Sterne Agee holding a physical certificate registered in the customer name.

Transfer & Ship (certificated) - \$600.00

This fee applies when positions are held with Sterne Agee electronically through the Depository Trust Company (DTC) are requested to be placed in customer name and a certificate delivered directly to the customer. For Direct Registration System (DRS) issues, no physical certificate is actually mailed; the shares are issued as a book entry item at the transfer agent and a Direct Registration statement is sent periodically to the customer.

SWEEP ACCOUNT FEES

Check Writing - \$20.00 (Annual)
Annual Service Fee

Paid CMA Overdraft (per item) - \$35.00 *

Fee when Sterne Agee honors a check or other withdrawal even though customer does not have enough sufficient funds in their account to cover the transactions.

Returned CMA Check (per item) - \$40.00 *

Sterne Agee may not honor a check or other withdrawal when there are insufficient funds in a customer account. If so, Sterne Agee may decline the transaction and charge the customer account a Returned CMA Check Fee.

Stop Payment - \$30.00

Fee associated with placing a stop payment on a check issued by Sterne Agee or issued from a CMA account

Cash Debits - Standard Margin Rates *

Interest charged to cash accounts that have unsettled cash balances due Sterne Agee

Pre-Payment - \$35.00 + Interest *

In lieu of a "cash trade" Sterne will make a prepayment of unsettled sale transactions and assess a fee plus applicable interest on the principal of the settlement.

Federal Reserve Wire Transfer - \$35.00

A wire transfer from a customer account at Sterne Agee to the customer account at a commercial bank or other depository institution.

International Wire Transfer - \$50.00

A wire transfer from a customer account to an international destination

Overnight Delivery Package - \$25.00

Fee associated with overnight/registered mail

Saturday Overnight Delivery Package - \$35.00

Fee associated with overnight/registered mail deliveries

Return Deposit - \$40.00 *

Fee associated when a check or other deposit into a customer account is returned by the bank on which it is drawn

Visa Debit Card - \$40.00 (Annual)

Annual Service Fee

Online Web Bill Payment - \$6.00 (Monthly)

Monthly Service Fee

*Non-service fees

The above fees for account services provided by Sterne, Agee & Leach, Inc. may be charged to your account at the time of or prior to the service being rendered. Your Broker Dealer may charge fees in addition to above.

DRS Transfer - \$100.00

The Direct Registration System (DRS) provides for electronic direct registration of position in a customer name on the books of the transfer agent or issuer, and provides for positions to be transferred between transfer agents and broker dealers electronically. DRS provides investors an alternate to holding securities in the form of a certificate or "street name"/DRS. Under DRS, an investor may elect to have their securities position registered directly on the issuer's records in book-entry form. A customer electing to hold a security position as a DRS book-entry position will receive a periodic statement from the issuer or transfer agent evidencing ownership of the security. Subsequently, the customer may move via electronic transfer the DRS book-entry position any designated broker/dealer.

DRS Reject - \$50.00

Fee associated with a DRS Transfer being rejected due to an invalid account number, quantity or social security number.

Aged Non-Transferable Security (held in account) - \$25.00

Annual Fee associated with holding a book entry security in your account, which the security has not had a Transfer Agent in over 6 years.

Regulation T Extension - \$20.00

Fee assessed to the customer when a customer requests an extension of time of settlement of a securities transaction. These regulatory requested "extensions" must be applied for and granted by the NYSE or FINRA.

Copies of Aged Monthly Statement / Confirm - \$10.00

Copies of statements/confirmations that are not readily available through the customers registered representative.

Administrative Fee - \$65.00 (Annual)

Annual fee imposed on customer accounts with no activity during the past 12 month period exclusive of "book entry" positions and IRA accounts.

IRA FEES**Annual Fees (not prorated) - \$50.00**

Annual service fees for processing regulatory reporting and customer notifications regarding retirement accounts.

Annual Limited Partnership Fee (per partnership) - \$75.00

Fee associated with the safekeeping and pricing of Limited Partnerships held in retirement accounts.

Termination Fee - \$100.00

Fee for terminating the custodial relationship.

Termination and Transfer - \$150.00

Consolidated fee for termination and subsequent transfer of positions to a new custodian in an IRA account.

Processing / Review (Limited Partnership / Private Asset) - \$200.00

Reviewing a partnership investment in compliance with SEC Rule 15c3-3 for positions being requested to be placed in IRA account.

Profit sharing Plan Fee - \$65.00 per participant - \$5.00

Cost for each additional participant account added to the main account in a profit sharing account.

UNI-K (personal 401-k) - \$65.00

Annual service fee for processing regulatory reporting and customer notifications.

TRANSFER ON DEATH (TOD) FEES**Establishment - \$50.00**

Fee associated with the set up of a TOD account.

Change of Beneficiary - \$25.00

Fee associated with the Change of Beneficiary on a TOD account.

Transfer of Beneficiary - \$200.00

Fee associated with the transfer of assets of the account to the beneficiary.

Termination - \$100.00

Fee associated with the termination of the TOD account.

Description of Fee	Correspondents Fee
DTC / Government / DWAC Delivery (per delivery)	\$50.00
Foreign Security Delivery (per delivery)	\$100.00
Federal Reserve Wire Transfer	\$35.00
International Wire Transfer	\$50.00
Non-Sufficient Funds (per item)	\$40.00
Online Web Bill Payment	\$ 6.00 Monthly
Paid Overdraft (per item)	\$35.00
Regulation T Extension	\$20.00
Return Deposit (Check)	\$40.00
Stop Payment	\$30.00
Visa Debit Card	\$40.00
Check Writing	\$20.00
Check Copies	\$5.00 per item
Pre-Payment	\$35.00 + Interest
Cash Debits (Charge begins on Settlement date + 2)	Standard Margin Rates
Overnight Delivery Package	\$25.00
Overnight Delivery Package (Saturday Delivery)	\$35.00
Aged non-transferable securities (Held in account)	\$25.00
Bond Redemption / Conversions (physical certificates)	\$100.00
Bulletin Board Security (processing fee)	\$150.00
Bulletin Board Security (Sterne Agee obtains paperwork & processes)	\$300.00
DRS Transfer	\$100.00
DRS Reject	\$50.00
Employee Stock Option Processing	\$20.00
Foreign Physical Certificate Receive / Deliver	\$250.00
Legal Transfer (per transfer)	\$50.00
Restricted Security Clearance (per clearance)	\$100.00
Return Deposit (Certificate)	\$150.00
Semi-Annual Safekeeping (per certificate)	\$30.00
Accommodation Transfer (Non-DTC Eligible Certificates)	\$100.00
Transfer & Ship (per trade)	\$600.00
Rights / Warrants Subscription	\$75.00
Copies of Aged Monthly Statements / Confirms	\$10.00
Confirm Fee	\$3.00
Option Exercise / Assignment Surcharge	\$25.00
Annual Administrative Fee	\$65.00
Pledge Account Setup Fee	\$50.00
Processing ACAT Transfer Out	\$75.00

IRA FEES	
Annual Fees (not prorated)	\$50.00
Annual Limited Partnership Fee (per partnership)	\$75.00
Termination Fee	\$100.00
Termination and Transfer Fee	\$150.00 150
Processing / Review (Limited Partnership / Private Asset)	\$200.00
Profit sharing Plan Fee	\$65.00
per participant	\$5.00
UNI-K (personal 401-k)	\$65.00
TOD FEES	
Establishment	\$50.00
Change of Beneficiary	\$25.00
Transfer of Beneficiary	\$200.00
Termination	\$100.00