



PENCHECKS FEE SCHEDULE

<i>DISTRIBUTION SERVICES</i>	<i>DEFAULT/MISSING PARTICIPANT IRAs</i>
<p>Full Service (Check Plus).....\$50 per Participant</p> <ul style="list-style-type: none"> - Participant Notice of Pending Distribution - Required IRS 402(f) Special Tax Notice - Online Collection of Participant Benefit Election - Lump Sum or Rollover Disbursements - Fed & State Tax Withholding & Remittance - Fed & State Tax Reporting (945, 1099R, 1096) - Additional payment(s) to Participant are \$30 each <p>Payment Processing (Check Only).....\$35 per Participant</p> <ul style="list-style-type: none"> - Lump Sum or Rollover Disbursements - Fed & State Tax Withholding & Remittance - Fed & State Tax Reporting (945, 1099R, 1096) - Additional payment(s) to Participant are \$30 each <p>Recurring Benefit Payments</p> <p>One-Time Plan Registration Fee.....\$250 per Plan</p> <p>One-Time Payee Set-Up.....\$10 per Payee</p> <p> Monthly.....\$6 per Payment</p> <p> Quarterly.....\$12 per Payment</p> <p> *For other payment frequency, please call for a pricing</p> <p> Payment Changes\$5 per Change</p> <ul style="list-style-type: none"> - Lump Sum or Rollover Disbursement - Fed & State Tax Withholding & Remittance - Fed & State Tax Returns (945, 1099R, 1096) - Quarterly Death Audits 	<p>Premier IRA – 20% of Acct Balance (\$100 max) per Participant</p> <ul style="list-style-type: none"> - Participant Address Search and Update if Necessary - Participant Notice Compliant with DOL FAB 2004-02 - Online Benefit Election for responsive Participants - Lump Sum or Rollover Disbursement - Fed & State Tax Withholding & Remittance - Fed & State Tax Reporting (945, 1099R, 1096 & 5498) - DOL Safe Harbor Default/Missing Participant IRA - Registration with the National Registry of Unclaimed Retirement Benefits (NRURB) - Annual Administrative Fee of \$45 – Charged 12/31 - \$500 minimum participant account balance <p>Standard IRA - 20% of Acct Balance (\$100 max) per Participant</p> <ul style="list-style-type: none"> - DOL Safe Harbor Default/Missing Participant IRA - Fed & State Tax Reporting (945, 1099R, 1096 & 5498) - Registration with the National Registry of Unclaimed Retirement Benefits (NRURB) - Annual Administrative Fee of \$45 – Charged 12/31 - No minimum account balance
<i>SPECIALIZED SOLUTIONS</i>	
<p style="color: #4F81BD;"><i>ADDITIONAL HANDLING</i></p> <p>Outgoing ACH Transfer.....\$20 per ACH</p> <p>Outgoing Wire Transfer.....\$30 per Wire</p> <p>Returned ACH/Wire.....\$10 per Item</p> <p>Overnight Mailing.....\$40 per Mailing</p> <p>NSF Check.....\$25 per NSF</p> <p>Reissue Check w/ Changes.....\$30 per Check</p> <p>Reissue Check w/ no Changes.....\$15 per Check</p> <p>Check Stop Payment.....\$20 per request</p> <p>Credit Bureau / PI Search.....\$300 per search</p> <p>Copy of 1099R/ Forms/Check.....No Charge (\$50 per hour charge will apply to requests requiring 1 hour or more of staff time)</p>	<p>Missing Distributee Program – 20% of Acct Balance (\$100 Max) per Participant</p> <ul style="list-style-type: none"> - Establish taxable savings acct and issue necessary 1099-Int - Participant Address Search and Update if Necessary - Notify Participant of Non-Negotiated Benefit - Adjudicate and Verify Participant Identity - Disbursement of Funds to Missing Distributee - Escheat Funds to Original State of Issuance if no response - Registration with the National Registry of Unclaimed Retirement Benefits (NRURB) - Annual Administrative Fee of \$45 – Charged 12/31 - No minimum account balance <p>In-Kind Distributions.....\$50 per Distribution</p> <p>1099R Only / Tax Remittance.....\$30 per 1099R</p> <ul style="list-style-type: none"> - For Non-PenChecks Distributions <p>Address Search/Registered Mailing.....\$30 per Participant</p>

ADDITIONAL INFORMATION

Availability of Funds - Funds designated for benefit payments must be made payable to PenChecks, Inc. Employee Benefit Distribution Trust. Deposits made by ACH, Wire, and Check/Draft require 24 hours, 72 hours, and five business days respectively to clear before any benefit distribution is processed

Float - Due to factors which are beyond the control of PenChecks, such as the time required for Participants to make benefit elections and/or negotiate their distribution checks, some earnings (float) will occur on the funds to be distributed. The float is used to defray operating and overhead expenses.

Funds pending distribution are temporarily invested in FDIC insured money market or savings instruments. Since the time factors are different for each Plan and the rate of return on money market investments varies, it is not possible to calculate the precise amount of float that will be generated by any given deposit held for distribution. Based upon averages derived from the processing of thousands of distributions, use of the following formula will produce an average amount of float for each \$1,000 deposited for distribution processing: Average Daily Interest Rate of 0.0000275 x \$1,000 x 5 days of float on average = \$0.14 per \$1,000 deposit.