

## Unifimoney Fees & Limits as of 11/09/2022

	Fee	Basis
Unifimoney Monthly Membership Fee	\$1	After an initial 60-day grace period, a monthly membership fee is applicable to all Unifimoney Accounts, <b>HOWEVER</b> this fee will be waived for "active" accounts. Whereby "Active" means there is at least one (1) transaction (deposit, asset purchase or sale) per month <b>or</b> a total balance of \$1,000, or more, is maintained across all asset types within the Unifimoney app. The fees will be assessed based on activity during each calendar month.
If an account has a zero balance for a period of 90 consecutive days, the account will be considered abandoned and Unifimoney will close the account.		
<b>Robo-Advisory Account (powered by APEX)</b>		
<b>ADVISORY FEE</b> Auto-Invest Account Advisory Fee (annual, paid monthly)	30 bps (0.30%)	Assets Under Management (Auto-Invest Account Balance)
<b>Minimum Initial Investment</b>	\$100	
<b>Minimum Monthly Contribution</b> , if a contribution is elected	\$5	
<i>Additional fees may apply, charged by APEX (Broker/Dealer) or by the individual ETFs. See APEX Ts &amp; Cs, or individual ETF brochures for details.</i>		
<b>Self-Elected Trading (powered by APEX)</b>		
Trade Commissions on self-elected individual cash accounts*	Free	
Automated Customer Account Transfer (ACAT) IN	Free	
Automated Customer Account Transfer (ACAT) OUT (US only)	\$50	One-time fee
<i>*Additional fees may apply, charged by APEX (Broker/Dealer) or by individual ETFs. See APEX Ts &amp; Cs, or individual ETF brochures for details.</i>		
<b>Crypto-Currency Trading (powered by Gemini)</b>		
<b>Order Transaction Fees</b>		Minimum Purchase \$2.00
<\$10	\$0.99	
\$10.00 - \$24.99	\$1.49	
\$25.00 - \$49.99	\$1.99	
\$50.00 - \$199.99	\$2.99	
\$200+	1.49%	

<b>Precious Metals Trading (powered by GBI)</b>		
<b>Order Transaction Fees</b>		
<\$10K Transaction	50 bps (0.5%) margin above costs	Applies to buy and sell transactions; minimum purchase \$5.00
\$10K+ Transaction	25bps (0.25%) margin above costs	
<b>Customer Service Fee</b> (incl. storage, insurance etc.) Annual, paid monthly	50 bps (0.50%)	Precious Metals Balance; minimum fee \$1 per month
<b>Redemption Fee</b> (including delivery fees)	Variable	Price on Application
<b>Unifimoney Checking Account (powered by First Fidelity Bank, FDIC Insured)</b>		
<b>Other Transaction Charges</b>		
Insufficient Funds / Overdraft Charge	\$5.00	Per Item
<i>Insufficient Funds and Overdraft Charges apply to transactions created by electronic payment transactions, or other withdrawals that, if paid, would cause your account to be overdrawn. Insufficient Funds and Overdraft Charges are limited to four (4) per day. Insufficient Funds and Overdraft Charges will not be assessed if your account balance is negative five dollars (-\$5.00) or less.</i>		
<b>Payments Limits</b>		
Maximum Daily ACH Limit	\$2,500	
Maximum Weekly ACH Limit	\$12,500	