



Fidelity Institutional® Ancillary Charges

For CMAP accounts, the ancillary fees must be charged directly to the client’s account and not covered by the financial professional.

Account and Service Charges

Account or Service	Fee Amount	Frequency	Included in WealthPort® Program Fee
Cost basis*	\$0.82	Per statement	X
Cost basis – detailed*	\$1.07	Per statement	X
Custody and recordkeeping fee (retail inactivity fee)**	\$35.00	Annual	
HSA annual maintenance fee	\$35.00	Annual	X
HSA liquidation Fee	\$25.00	Full account liquidation	X
Legal transfer fee**	\$150.00	Per position	
Outgoing transfer fee – retail accounts**	\$125.00	Per outgoing transfer	
Paper statement surcharge**	\$1.00	Per statement	X
Paper trade confirmation surcharge**	\$1.00	Per trade confirmation	X
Return of legal item**	\$75.00	Per item returned	
UBTI tax filing fee**	\$300.00	Annual	

Retirement Account Fees			
IRA maintenance fee**	\$35.00	Annual	X
Termination fee**	\$160.00 (\$125.00 termination fee + \$35.00 maintenance fee)	Upon closure of the account	

Cash Management Services			
Select and Premier Access			
Select Access (ACH direct deposit and bill pay)	\$10.00	Annual	
Select Access (ACH direct deposit, bill pay, and checkwriting)	\$15.00	Annual	
Select Access (ACH direct deposit, bill pay, and debit card)	\$15.00	Annual	
Select Access (ACH direct deposit, bill pay, checkwriting, and debit card)	\$20.00	Annual	
Premier Access	\$100.00	Annual	

Debit Card			
Select Access in network ATM fee	\$1.00	Per transaction	
Premier Access in network ATM fee	No charge		

Select Access/Premier Access out of network ATM fee	Varies based on ATM	Per transaction	
Premier Access metal card upgrade	\$10.00	Annual	

Bill Pay			
Unlimited Bill Pay	No charge		
Bill Pay Insufficient Funds	\$20.00	Per event, per investor	
Bill Pay Check Photocopy	\$20.00	Per check	

Misc.			
Select Access personal checkbook reorder	No charge		
Select Access deposit slip order	No charge		
Select Access/Premier Access stop payment fee	\$10.00	Per stop payment	
Select Access/Premier Access returned check fee	\$15.00	Per returned check	
Select Access/Premier Access style 38 checkbook reorder – includes 500 checks and 90 deposit slips	\$55.00	Per reorder	
Select Access/Premier Access check copy request	\$2.50	Per check copy requested	

Other Cash Management Services			
Check request			
Overnight courier fee**	\$13.00	Per overnight request	
Overnight Saturday delivery fee**	Varies by delivery address	Per overnight request	
Mailgrams**	\$5.00	Per mailgram	
Margin extension**	\$20.00	Per extension	
Returned EFT fee	No charge		
Returned check fee – retail account **	\$15.00	Per returned check	
Returned check fee – retirement account	No charge		
Stop payment/stop check fee – retail account**	\$20.00	Per stop payment	
Stop payment/stop check fee – retirement account	No charge		
Wire transfer**	\$15.00	Per wire request	

Investment Specific			
Alternative investment holding fee for registered positions**	\$35.00 for registered positions	Annual – per position, maximum of \$500.00	
Alternative investment holding fee for non-registered positions**	\$125.00 for non-registered positions	Annual – per position, maximum of \$500.00	
Alternative investment document review (due diligence)**	\$100.00	Per review	
Alternative investment purchase, redemption, or re-registration fee**	\$50.00	Per purchase, redemption, or re-registration	

Equity dividend reinvestment	No charge		
Physical reorganization**	\$150.00	Per reorganization	
Restricted stock – returned security priced at \$1 or Less**	\$11.00	Per returned security	
Restricted stock – service request (legend removal, gifting, re-registration)**	\$150.00	Per service request	
Restricted stock – unauthorized sale penalty**	\$40.00	Per unauthorized sale	
Safekeeping fee**	\$15.00	Per position per month	
Transfer and ship – only available on non-DRS eligible securities (DTC transfer or physical certificate request)	\$500.00	Per request	
Transfer and ship DRS eligible securities (outgoing statement to transfer agent)**	\$15.00	Per request	
Transfer and ship DRS eligible securities (incoming statement sent to transfer agent)	\$15.00	Per request	
Voluntary reorganization**	\$20.00	Per reorganization	

Securities and Exchange Commission Fee Rate (Effective May 22, 2024)			
SEC Section 31	\$22.80 per \$1 million for covered sales.	Per transaction	

Asterisks show who the charges defaults to and who can pick up the charge:

*Defaults to the financial professional;

**Defaults to the client, but the financial professional may choose to reimburse;

***Client charge only

As of August 2022

Note: If an account does not have sufficient funds (or cash) to cover ancillary fees, the fees are subject to be allocated to the financial professional for any account regardless of the account program type.

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