

Schedule of Miscellaneous Account & Service Fees (updated May 7, 2021)

Account fees will be charged based on the type of account you own and other relevant account information. Listed below are the annual fees associated with each type of account. Arvest Wealth Management offers clients options to avoid annual fees. Please see below and contact your Client Advisor for more details.

ACCOUNT OR SERVICE	FEE	FREQUENCY
ACCOUNT MAINTENANCE		
Outgoing Express Mail	\$12 ¹	Per item
Deposited/Cashed Item Chargeback	\$25	Per item
Outgoing account transfer	\$95 ²	Per account
Register and ship securities	\$60	Per item
Safekeeping	\$10	Monthly/Per item
Retirement Account Fees:		
Annual Custody for Individual Retirement Account	\$35 ^{2,3}	Per year ⁶
IRA Termination	\$95	Per account
CASH MANAGEMENT SERVICES		
Checking - for Corestone check writing & debit card account	\$50 for Silver ^{2,4}	Per year
	\$100 for Gold	Per year
	\$150 for Platinum	Per year
Overnight Mailing of Checkbook/Debit Card	\$20 per request	One time
Outgoing Wire Transfer - Domestic or Foreign	\$20/\$40 ²	Per wire
Returned Items (NSF checks written—Corestone)	\$25	Per item
Returned Items (Other)	\$20	Per item
Stop Payment (Corestone)	\$25	Per check
Stop Payment (Other)	\$20 ²	Per check
INVESTMENT SPECIFIC		
Annual Inactive Standard Brokerage Account Fee	\$40 ²	Per year ⁶
Alternative Investments, per position, per year registered	\$35	Per year
Alternative Investments, per position, per year unregistered	\$125	Per year
Deposit and withdrawal at custodian (DWAC) deposit	\$3 ⁵	Per transaction
Deposit and withdrawal at custodian (DWAC) withdrawal	\$5	Per transaction
Reorganizations-mandatory	\$10	Per transaction
Reorganizations-voluntary	\$50	Per transaction
Extensions & technical liquidations	\$10	Per transaction
Direct Registration Service (DRS)--incoming from transfer agent	\$0.00 ⁵	Per transaction
Direct Registration Service (DRS)--outgoing to transfer agent	\$10.00 ⁵	Per transaction
Prepayment	Broker Call Rate plus 3.00% ²	Per transaction
Cashless Option Exercise	\$50	Per transaction
UBTI	\$200	Per tax return

¹ Additional charge may apply for Saturday or International delivery.

² This fee has been marked-up by AWM and exceeds the fee charged by our clearing firm.

³ Includes Traditional, Roth, Simplified Employee Pension ("SEP"), SIMPLE IRAs and Coverdell ESAs.

⁴ Other administrative fees may apply to Corestone Accounts (check copies, checkbook orders, ATM fees, additional debit card, etc.).

⁵ Additional Fees may be charged by the Transfer Agent and passed through to your account.

⁶ See page 2 for Waiver criteria by account type.

Waiver criteria by account type

Individual Retirement Account (“IRA”): Will not be charged the annual custody fee if you meet any of the following criteria: 1. Traditional and Roth IRA Accounts that are enrolled in a Arvest Wealth Management Advisory Program (normal quarterly advisory fees will continue to apply). Please note, the annual custody fee for SEP and SIMPLE IRAs does not qualify for the Arvest Wealth Management Advisory Program waiver. 2. Traditional and Roth IRAs, Simple IRAs, and SEP accounts that are designated Mutual Fund Only accounts (although a one-time \$50.00 conversion fee may apply) 3. Accounts with annuity positions only. 4. IRA Accounts with a value of \$250,000 or more at the time of invoice.

Standard Brokerage Account: Will not be charged the annual custody fee if you meet any of the following criteria: 1. Accounts that place at least one trade that settles during the calendar year (Equity dividend reinvestments are not considered a trade). 2. Accounts held at year end that were opened during the calendar year. 3. Accounts that do not hold a security on the final business day of the calendar year. 4. Accounts that are enrolled in an Arvest Wealth Management Advisory Program (Normal quarterly advisory fees will continue to apply). 5. All accounts that contain Corestone Gold or Platinum cash management services. 6. Accounts with a value of \$500,000 or more at the time of invoice. 7. Accounts with at least \$100 in margin interest charges during the calendar year.

Please Note Other Important Information:

Arvest Wealth Management, at its discretion, may sell enough assets in any brokerage account to address a cash debit balance not satisfied by the due date to include those debit balances created by the annual fee process.

COMMISSION SCHEDULE

Full Service	
Equities¹ \$0 - \$1,000,000	0.5% of Trade Value or \$50 (whichever is greater)
Equities Over \$1,000,000	\$.12/shares or \$75 (whichever is greater)
Options	\$50 + \$3 per contract (Assignments \$29.95 per execution)
Fixed Income	Subject to Markup/Markdown – calculated in the quoted yield
Mutual Funds – Open End	As stated by prospectus
Mutual Funds – No Load	\$29.95 per execution
Internet Service	
Equities – Online²	\$9.95
Equities - Broker Assisted	\$9.95 + \$20 service charge
Options – Online^{2,3}	\$9.95 + \$1.50 per contract (Assignments \$29.95 per execution)
Options – Broker Assisted	\$9.95 + \$1.50 per contract + \$20 Service Charge (Assignments \$29.95 per execution)
Fixed Income	Not available online
Mutual Funds – No Load	\$29.95 per execution

¹ Equities to include stocks, ETF, closed-end mutual funds, and warrants.

² Trades not allowable online due to quantity or value restrictions can be placed at the Broker Assisted rate.

³ Selling of uncovered Calls or Puts is not allowable but with account approval can be placed at the Broker Assisted rate.

INVESTMENT PRODUCTS

Treasury Bills, Notes, Bonds, U.S. Government Agency Notes, Zero Coupon Bonds, Tax-Free Municipal Bonds, Mortgage-Backed Securities, Mutual Funds, Unit Investment Trusts, Exchange Traded Funds, Corporate Stocks & Bonds, Options, Annuities, and Alternative Investments.

Security transactions that generate a confirmation are subject to a \$2.00 service charge. Securities offered and cleared through Pershing LLC, member FINRA, NYSE, and SIPC. Regulatory transaction fees vary according to product and execution. Arvest Wealth Management may change this fee schedule at any time. In addition to these fees, please note that certain other fees or charges may apply. If you have any questions regarding the applicability of these fees, please contact your client advisor.

Investment products and services provided by Arvest Investments, Inc., doing business as Arvest Wealth Management, member FINRA/SIPC, an SEC registered investment adviser and a subsidiary of Arvest Bank. Insurance products made available through Arvest Insurance, Inc., which is registered as an insurance agency. Insurance products are marketed through Arvest Insurance, Inc. but are underwritten by unaffiliated insurance companies. Trust services provided by Arvest Bank.

Investments and Insurance Products: Not a Deposit | Not Guaranteed by the Bank or its Affiliates
Not FDIC Insured | Not Insured by Any Federal Government Agency | May Go Down in Value