

Unifimoney Fees & Limits as of 07/16/2021

	Fee	Basis
Unifimoney Account Fee (For Active Accounts)	Free	<i>If you deposit at least \$2,000 per month or if you maintain a total balance of \$20,000, or more, across all asset types within the Unifimoney app</i>
If you fail to meet the “active account” conditions listed above after the initial 90-day grace period, the following fee will apply:		
Unifimoney Account Fee (For Inactive Accounts)	Free until January 2022, then \$10	Paid Monthly; After the first 90 days
Unifimoney is waiving account service fees until 2022 to give customers more time to get to know the Unifimoney offering before committing to the minimum activity levels listed above.		
Auto-Invest Account (powered by DriveWealth & Tenjin AI)		
BASIC Auto-Invest Account Advisory Fee (annual, paid monthly)	15 bps (0.15%)	Assets Under Management (Auto-Invest Account Balance)
ADVANCED Auto-Invest Account Advisory Fee (annual, paid monthly)	30 bps (0.30%)	Assets Under Management (Auto-Invest Account Balance)
<i>Additional fees may apply, charged by DriveWealth (Broker/Dealer) or by the individual ETFs. See DriveWealth Ts & Cs, or individual ETF brochures for details.</i>		
Self-Managed Trading (powered by DriveWealth)		
Trade Commissions on self-managed individual cash accounts	Free	
Automated Customer Account Transfer (ACAT) IN	Free	
Automated Customer Account Transfer (ACAT) OUT (US only)	\$50	One-time fee
Crypto-Currency Trading (powered by Gemini)		
Order Transaction Fees		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%	

Precious Metals Trading (powered by GBI)		
Order Transaction Fees		
<\$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	
Customer Service Fee (incl. storage, insurance etc.) Annual, paid monthly	50 bps (0.50%)	Precious Metals Balance; minimum fee \$1 per month
Redemption Fee (including delivery fees)	Variable	Price on Application
Unifimoney Checking Account (powered by UMB Bank, N.A. FDIC Insured)		
Checks		
Returned Check	\$6.00	Per Item
Stop Payments (Self-Service)	\$8.50	Per Item
Stop Payments (Calling Customer Support)	\$32.00	Per Item
Check Order		
Personal 20 Pack	\$6.24	Per Pack
Personal 40 Pack	\$7.56	Per Pack
Manual Order Fee	\$10.00	
Telephone Order Fee	\$10.00	
Other Transaction Charges		
Insufficient Funds / Overdraft Charge	\$36.00	Per Item
<i>Insufficient Funds and Overdraft Charges apply to transactions created by check, draft, 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>		
ATM Costs		
UMB or AllPoint Network	Free	
STAR Network, ATM Charge	\$0.75	Per transaction
<i>ATM owner may also charge fees</i>		
Payments (powered by UMB Bank, N.A. FDIC Insured)		
Maximum Daily ACH Limit	\$2,500	
Maximum Weekly ACH Limit	\$12,500	
Maximum Daily Wire Limit	\$500,000	
Wire Transaction Fee	\$12.00	

Unifimoney Debit Card (powered by UMB Bank, N.A. FDIC Insured)		
<i>If your card is lost or stolen, call 800-449-9176 immediately</i>		
Maximum Daily Cash Withdrawal at ATMs	\$600	
Maximum Single Purchase	\$5,000	
Maximum Outstanding PIN-Based Purchases	\$10,000	
Maximum Outstanding cash withdrawals	\$5,000	
Maximum Single Cash Withdrawal	\$1,000	
Maximum outstanding signature-based purchases	\$10,000	
24-hour maximum purchases and cash withdrawals	\$15,000	
A 2% International transaction assessment fee will be applied to any transactions occurring in a country outside the United States or U.S. Territories.		