



## Schedule of Fees Effective July 1, 2021

### Wealth Management Services

First National Bank Alaska (FNBA) has sole discretion regarding investment authority. FNBA personalizes advice and solutions, creating an asset allocation strategy and tailoring investment solutions to our clients' unique goals. As a client, we keep you informed by monitoring your progress through best-in-class reporting so you know exactly how your investments have performed, but more importantly, that you are on track to reach your stated financial goals.

On the Market Value of Assets up to \$1,000,000	0.95% per year
On the Next \$1,000,000 of Market Value of Assets	0.80% per year
On the Next \$1,000,000 of Market Value of Assets	0.70% per year
On the Next \$2,000,000 of Market Value of Assets	0.55% per year
Market Value of Assets over \$5,000,000	0.30% per year
Minimum Annual Fee:	\$2,000 per year

### Trusts – First National Bank Alaska named as Sole Trustee

The Trusts Fee schedule excludes all revocable and living trusts. Revocable and living trust accounts are included under the Wealth Management Services Fee Schedule.

On the Market Value of Assets up to \$1,000,000	1.25% per year
On the Next \$1,000,000 of Market Value of Assets	0.85% per year
On the Next \$3,000,000 of Market Value of Assets	0.70% per year
Market Value of Assets over \$5,000,000	0.35% per year
Minimum Annual Fee:	\$5,000 per year

### Directed Investment Accounts

All investment transactions are approved by the client prior to execution. FNBA acts in an advisory capacity and will not have discretion in these accounts regarding investment decisions.

On the Market Value of Assets up to \$100,000	0.95% per year
On the Next \$400,000 of Market Value of Assets	0.80% per year
On the Next \$1,500,000 of Market Value of Assets	0.70% per year
On the Next \$3,000,000 of Market Value of Assets	0.55% per year
Market Value of Assets over \$5,000,000	0.30% per year
Minimum Annual Fee:	\$2,000 per year

## Schedule of Fees Effective July 1, 2021 (cont.)

### Standard Custody and Escrow Accounts

Negotiated

Minimum Annual Fee:

\$2,000 per year

### State of Alaska Insurance Company Depository Accounts

Annual Flat Fee

\$3,500 per year

### Probate Services

Asset-based fees will be the same as for Trusts subject to an annual minimum of \$7,500.

General expenses and special fees will be charged as described in **Other Fees and Disclosures**.

### Other Fees and Disclosures

Additional services including but not limited to, servicing notes and deeds of trust or mortgages, management of rental property, legal counsel, tax preparation and filing, real estate inspections including environmental studies, special asset valuations, insurance premiums, utilities, assessments or fines, property or other taxes, security services including alarm or guard services, engineering, permitting, construction, demolition, hazard remediation, waste or debris removal, storage, safekeeping, environmental controls, signage, lighting, landscaping, travel, and repair and maintenance of real estate or other assets, will be charged to accounts based on then current fee schedules for providers of those services or invoices. Out of pocket costs such as overnight/express mailing will be charged to accounts as incurred.

Special services provided by Wealth Management personnel will be charged at an hourly rate to be determined prior to the start of services. FNBA reserves the right to charge its then current hourly rate for extraordinary administrative services provided.

Annual administrative fees will be charged and deducted monthly in arrears based on the market value of the account on the last day of the prior month. One twelfth of the annual fee will be charged each month. Fees may be charged quarterly or annually if agreed by First National Bank Alaska. Accounts closed within the first year will be charged a full annual fee. Fees for accounts closed after the first year will be prorated to the end of the month the account is closed.

Fees for any other type of accounts that may be accepted by First National Bank Alaska will be negotiated on a case-by-case basis.

All fees are subject to change at the discretion of First National Bank Alaska.

Any securities, money market funds or mutual funds recommended, offered or acquired are NOT FDIC insured, and involve investment risk including the possible loss of capital. They are not obligations of First National Bank Alaska and are NOT guaranteed by First National Bank Alaska.