



# M1 FEE SCHEDULE

## M1 INVEST FEES

### Trading Fees (Non-commission fees)

#### ADR

Please note when trading American Depository Receipts (ADR), fees may apply and are charged to you as the holder of the ADR. Fee information for a specific ADR may be obtained from that ADR's custodial bank.

#### Regulatory

Regulatory expenses are mandated fees passed on to the consumer. These occur when users sell a stock or ETF, and often cost a few pennies. For example, if you sell ten shares of Apple stock at \$150 per share, you will pay a total of 2 cents in regulatory expenses — 1 cent in SEC<sup>1</sup> fees and 1 cent in TAF<sup>2</sup> fees. These costs are calculated as follows:

<sup>1</sup>SEC (Securities Exchange Commission) Fee\* = total price of transaction x \$8.00 / 1,000,000

<sup>2</sup>TAF (Trading Activity Fee) Fee\* = shares sold x 0.000145 with a maximum of \$7.27

*\*Fees are rounded up to the nearest penny*

*Note: Regulatory Trading Fees are set by law and regulation and are subject to change without notice. You should always check the current posted M1 Fee Schedule*

### Account Services Fees

You may request additional account operations from time to time. That's why we offer the following services for a fee:

#### Request for paper copies

Overnight Mail – Domestic (per request)	\$125
Overnight Mail – International/Canada (per request)	\$100
Paper Confirm Fee (Retail Paper Only) (per request)	\$2
Paper Statement Fee (Retail Paper Only), (per 50 pages)	\$5
Paper Tax Statement Fee (Retail Paper Only), (per 50 pages)	\$5
Return Mail (per piece)	\$2
Tax Documents	\$50

#### Account Maintenance

Inactivity fee: accounts with up to \$20 & no activity for 90+ days.	\$20
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Fees subject to change without notice

Escheatment Processing (per account)	\$75
TOD Account Transfer Fee (per transfer)	\$200

### Direct Account Transfers

Incoming	\$0
Outgoing	\$100
DRS Transfers (per DRS security transferred)	\$115

### Other

IRA Termination Fee (per event)	\$100
Mutual Fund Sales	\$20
Liquidating securities traded on foreign exchanges	\$50
Rights Exercise Fee	\$50

### Miscellaneous Bank Fees — (M1 Invest accounts)

Wire Transfer (Domestic)	\$25
Paper Check or Dividend Check	\$5
Returned Checks/ACH/Wires and Recalls	\$30
Amendment Repairs	\$30
ACH Notice of Change/Correction	\$5

Please note: Direct ACH deposits from or to your connected bank account are always free.

## M1 CHECKING ACCOUNT FEES

Outgoing Wire Transfer	\$25
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## M1 PLUS FEES

Annual Subscription Fee	\$125
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## M1 CRYPTO FEES

M1 does not charge commission for investing in cryptocurrencies. Apex Crypto is assessing 1% or 100 basis points fee to all crypto transactions on purchases and sales, reflected in the execution price. M1 and Apex Crypto have entered into a fee rebate agreement.

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