



# 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 only a few pennies. For example, if you sell ten shares of Apple stock at \$150 per share, you would pay a total of 1 cents in regulatory expenses — nothing for 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 \$0 / 1,000,000

<sup>2</sup>TAF (Trading Activity Fee) Fee\* = \$0.000195 per share (up to \$9.79 max per trade)

\*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

Minimum Balance fee: accounts with up to \$50 & no trading/deposit for 90+ days.	\$50
Escheatment Processing (per account)	\$75

TOD Account Transfer Fee (per transfer)	\$200
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### Direct Account Transfers

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

### Other

IRA Monthly Fee <sup>3</sup>	\$3
IRA Termination Fee (per event)	\$100
Mutual Fund Sales	\$50
Liquidating securities traded on foreign exchanges	\$50
Rights Exercise Fee	\$50
Charitable donation of stock (per security)	\$25

<sup>3</sup>IRA Monthly Fee not applicable if client (i) pays the Platform Monthly Fee<sup>4</sup>; or (ii) maintains more than \$10,000 in total assets on the M1 Platform; or (iii) has an active [M1 Personal Loan](#). IRA Monthly Fee applicable to any type of retirement account (e.g., Roth, Traditional, SEP), but only charged a single \$3 fee per month, regardless of type or amount of retirement accounts on the M1 Platform.

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

Wire Transfer (Domestic)	\$25
Check	\$25
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 PLATFORM FEE

Monthly Fee	\$3
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M1's monthly platform fee will apply to all clients who do not meet Program Requirements. Please see <https://m1.com/legal/disclosures/platform-fee-disclosure> for the full list of Program Requirements.

## M1 CRYPTO FEES

### Bakkt Transfer Fees

Outgoing External Wallet Transfers (charged by Bakkt)	\$150
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M1 does not charge commission for investing in cryptocurrencies. All cryptocurrency accounts are opened directly between Bakkt Crypto ("Bakkt") and the client, and Bakkt is assessing 1% or 100 basis points fee to all crypto transactions on purchases and sales, reflected in the execution price. M1 and Bakkt Crypto have entered into a fee rebate agreement.