

## ABLEnow Account Fee Schedule

There are fees associated with maintaining your ABLEnow Account. The below chart is a list of the administrative and other related fees that may be charged to your ABLEnow Account by the Commonwealth of Virginia ("Administrator") or PNC Bank N.A., ("Account Custodian").

We reserve the right to change any administrative fee or any other related fee(s) by giving you notice at least 30 days prior to the effective date of any changes to the fee(s).

We reserve the right to close your ABLEnow Account immediately if your account balance is not sufficient to pay the Monthly ABLEnow Account Service Fee.

### **Effective December 9, 2016**

<b>PNC Bank ABLEnow Account Fees</b>	
Monthly ABLEnow Account Service Fee  <i>The Monthly ABLEnow Account Service Fee will be waived for your ABLEnow Account if you maintain an average daily balance of \$10,000 in the ABLEnow Deposit Account portion of your ABLEnow Account as defined in the ABLEnow Program Description and Custodial Account Agreement.</i>	\$3.25
Investment Administrative Fee	Annual charge of 0.15% assessed quarterly, only on investment balances
Monthly Electronic Statement Fee	No Charge
Monthly Paper Statement Fee	\$1.50 per month
Stop Payment Fee <i>(Fee for a stop payment on checks issued for an online bill pay check)</i>	\$30.00 each
Returned Item Fee <i>(Fee for a contribution that is returned unpaid)</i>	\$15.00 each
<b>Debit Card Fees</b>	
Replacement Card Fee	No Charge
Expedited Debit Card Rush Delivery Fee	\$25.00
Foreign Transaction Fee	1% of the transaction amount
<b>ABLEnow Program Administrator Fees</b>	
Program Administrative Fee	Annual charge of 0.10% assessed quarterly, only on investment balances
Asset Management Fees	Each Investment Portfolio manager charges an Asset Management Fee. <i>Please see the ABLEnow Program Description and Custodial Account Agreement for more information.</i>

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