

**NYSARC, INC. COMMUNITY TRUST II**

**FEE SCHEDULE EFFECTIVE 6/1/08**

A one-time enrollment fee of \$200.00 will be charged to establish an account.

In addition, the following fee schedule applies:

A Co-Trustee fee as charged by the financial institution acting as Co-Trustee (Currently JP Morgan Chase Bank); which fee shall not exceed their Published Fee Schedule. This fee is charged to accounts monthly. At the present time this fee shall not exceed 0.75% (.0075) annually which is charged at the monthly rate of 0.0625% (.000625) based upon amounts in the account at the end of the prior calendar month. In addition a fixed monthly bank Allocation Fee (currently \$1.00) will be charged to each beneficiary sub-trust account.

**-PLUS-**

**-The Greater Of-**

A flat administrative fee to NYSARC, Inc. based on the amount of the monthly deposit as follows:

<b>Monthly Deposit</b>	<b>Monthly Fee</b>
Zero to \$350	\$30
\$351 to \$500	\$40
\$501 to \$700	\$50
\$701 to \$950	\$60
\$951 to \$1,200	\$75
\$1,201 to \$1,600	\$90
\$1,601 to \$2,000	\$120
\$2,001 to \$2,500	\$150
\$2,501 to \$3,000	\$180
\$3,001 to \$3,500	\$210
\$3,501 to \$4,000	\$240
\$4,001 and above	Contact NYSARC, Inc.

**-OR-**

A Trustee fee to NYSARC, Inc. in the amount of a 0.900% (.009) annual rate assessed upon the value of assets in a Beneficiary's account. This fee is charged monthly at the rate of 0.075% (.00075), which is (0.900% divided by 12) calculated using the balance at the end of the prior calendar month:

(Account Value at the End of the Prior Month multiplied by .00075).

**OTHER FEES**

In addition to the fees listed above, the following charges will apply:

Returned ISF Check	\$25.00	Stop payment	\$25.00
Overdraft of account	\$25.00	Copy of cancelled check	\$10.00
One-day processing	\$50.00	Overnight mail	\$25.00

Accounts requiring special accommodation may be assessed a fee in addition to those listed above. This fee will be determined on a case-by-case basis and will be disclosed to the account beneficiary (or other contact) at the time assessed.

### OTHER TRUST EXPENSES

NYSARC, Inc. incurs both direct and indirect costs associated with the annual audit by an independent Accounting firm and for the preparation of the annual tax return filed by the Trust. Beneficiaries are charged \$50.00 annually to assist in covering these costs. This is deducted from beneficiary accounts annually in July, for the prior year audit and tax preparation.

Beneficiary accounts being fully expended will have uncollected prior year, as well as, current year audit and tax preparation fees deducted from the account prior to final distribution.

Trust expenses and fees are deducted before the beneficiaries' requested disbursements; therefore, any monthly deposit must be sufficient to pay these expenses.

Income tax incurred on beneficiaries' accounts is deducted from their account balances annually.

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### Examples of Community Trust II Fees

Example 1	Account Balance at end of prior month:	\$500.00
	Regular monthly deposit amount:	\$400.00

#### Fee Calculation

Co-Trustee/Bank Fee:  $(\$500.00 * .000625) + \$1.00 = \$1.31$   
NYSARC Fee: Greater of  $(\$500.00 * .00075) = \$.38$  or \$40.00  
Combined Month's Fee =  $\$1.31 + \$40.00 = \$41.31$

Example 2	Account Balance at end of prior month:	\$20,000.00
	Regular monthly deposit:	\$2,400.00

#### Fee Calculation

Co-Trustee/Bank Fee:  $(\$20,000 * .000625) + \$1.00 = \$13.50$   
NYSARC Fee: Greater of  $(\$20,000.00 * .00075) = \$15.00$  or \$150.00  
Combined Month's Fee =  $\$13.50 + \$150.00 = \$163.50$