

Chain Bridge Bank, N.A.

- Trust & Wealth -



CUSTODIAL ACCOUNTS AND CUSTODIAL AGENT FOR ESTATE EXECUTOR OR ADMINISTRATOR (NON-INSTITUTIONAL) SELF DIRECTED INDIVIDUAL RETIREMENT ACCOUNTS

Holding Unique Assets - Non-Marketable Securities as well as Marketable Securities

Annual Service Charge Based on Fair Market Value of all Assets in Account:

Market Value	Annual Service Charge
On the first \$5,000,000	0.20%
On the next \$5,000,000	0.10%
Over \$10,000,000	0.05%

Minimum Annual Service Charge: \$3,000

Services Provided

- Coordination of information needed for tax preparation
- Access to administrative officer
- Calculation of Required Minimum Distributions when relevant
- Collection of income and principal
- Custody of assets
- Annual statement of assets and transactions.
- Tracking and analysis of corporate reorganizations and other capital changes
- Internet access to account statements and reports
- No distributions without prior written authorization

The costs for obtaining Valuation of Unique Assets will be passed through to the account or client. The IRS mandates that a fair market value indication for each nonmarketable asset held in an IRA making it the responsibility of the Trustee/Custodian of the account to ensure that the values being reported on the tax forms reflect fair market value every year.

It is the responsibility of the account owner, not the Trust Department of the Bank, to know the effects (both tax and otherwise) of any investments or distributions from an Individual Retirement Account that the Trust Department is directed to make, or when those distributions are to be made and in what amount.

Additional service charges may be charged for handling certain special assets or type of transactions, and for additional or extraordinary officer or staff time, based on the Special Management Services Service Charge Schedule.