

## **SCHEDULE OF POSSIBLE FEES CHARGED BY NATIONAL FINANCIAL SERVICES (NFS) AND/OR NANCY BARRON & ASSOCIATES, INC. (NBA)**

- Brokerage Access [\$50/year] – Check writing and/or debit card access to an account.
- Bounced Checks [\$20] – are identified as any incoming check that is deposited into an account with insufficient funds and then returned by the bank.
- Stop Payments [\$20] – are charged for a request to stop an outgoing check.
- Legal Transfers [\$165] – are charged when a deposited stock certificate requires legal documentation in order to make the certificate negotiable.
- Legal Returns [\$100] – are identified as certificates returned to a customer due to a “not in good order” status being in effect for more than 45 days.
- Physical Reorganizations [\$75] – are charged when a certificate is deposited into a customer account after the mandatory reorganization action date has passed.
- Transfer and Ship, DRS Eligible [\$40], NON-DRS Eligible [\$250] – is charged when a customer requests receipt of a physical certificate.
- Mailgrams [\$10] – are sent as a result of a trade related obligation or margin deficiency that requires communication to the customer.
- Trade Extensions [\$18] – are requests on behalf of customers for more time for payment/delivery of a security transaction.
- TOA Delivery [\$175] – is a transfer of your entire brokerage account [\$125] is a transfer of your entire IRA account to another brokerage firm.
- Annual IRA Maintenance Fee [\$35] – is the yearly custodial IRA fee for NFS IRAs
- Annual Custody (No Activity) fee [\$50] – is charged to any account that has remained inactive throughout the calendar year and does not have a money market balance of at least ten thousand dollars.
- Account History Replacement fee [\$75/hour] – will be charged to research and/or provide information previously given to a customer by statements, confirmations, or other documentation. The charge will be \$75/hr, with a minimum charge of one hour.
- Quarterly Paper Doc Fee [\$14] – charged quarterly for electing to receive paper statements and confirms.
- Safekeeping Fee [\$15/month per certificate] - charge for NFS keeping certificates in their vault while deemed to be legal or custody items.

**\*Payment for Order Flow** – NBA does not receive remuneration, compensation, or other consideration for directing customer orders to particular broker/dealers or market centers for execution.

**\*\*SIPC** – NBA is a member of SIPC. You can obtain information about SIPC, including the SIPC brochure, by contacting SIPC at [www.sipc.org](http://www.sipc.org) and/or 202-371-8300

**\*\*\*Customer Identification Program** – To help the government fight the funding of terrorism and money–laundering activities, and to verify your identity, federal law requires that NFS and/or NBA obtain your name, date of birth, address, and a government–issued identification number before opening your account. In certain circumstances, NFS and/or NBA may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if NFS and or NBA cannot verify this information. NFS and or NBA will not be responsible for any losses or damages (including buy not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

## **Nancy Barron & Associate's Business Continuity Planning**

Nancy Barron & Associates (NBA) has developed a Business Continuity Plan on how we will respond to events (ice storms, fire, terrorism, etc.) that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**Contacting Us** – If after a significant business disruption you cannot contact us as you usually do at 859-254-4010, toll free at 800-489-4124, or at [nbarron@nancybarron.com](mailto:nbarron@nancybarron.com), you should first go to our web site at [www.nancybarron.com](http://www.nancybarron.com) and check for any current postings that would be found on the home page. If you cannot access us through any of those means, you should contact our clearing firm, National Financial Services, LLC (NFS), at 800-801-9942 for instructions on how it may provide prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions for you. However, please note that if we are still in operation, calls to this line will be automatically directed to us at NBA.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, NFS, backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable time period. Your orders and requests for funds and securities could be delayed during this period.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, our firm's office, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or our office, we will transfer our operations to a prearranged offsite office of a regional brokerage firm within 5 business days. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 5 days. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site [www.nancybarron.com](http://www.nancybarron.com) and possibly contact by phone. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

**For more information** – If you have questions about our business continuity planning, you can contact us at 859-254-4010, toll free at 800-489-4124, or at [nbarron@nancybarron.com](mailto:nbarron@nancybarron.com).