

CRYPTO IRA FEE SCHEDULE

Your account fees for your Crypto IRA by Directed IRA consists of an Annual account fee of \$295 and a 1% trading fee to buy or sell crypto in your trading account. These fees will be charged to your credit card on file or deducted from account based on your selection in the account application. Storage of cryptocurrency private keys is included at no cost on the Gemini exchange. Optional, off-line cold storage with Gemini is an annual fee of 1%.

Annual Account Fee _____ **\$295**

***No Minimum Cash Balance Requirement ***

CRYPTO TRADING FEES

Trading is conducted at your linked Gemini Trading account. Directed's trade transaction fee is 1% per trade. Trading accounts are eligible for Gemini's current ActiveTrader fee schedule which charges between 25-35 basis points (0.25% to 0.35%) per trade. For example, a \$1,000 trade made using continuous trading under Gemini's current ActiveTrader fee schedule would be \$2.50 (min.) or \$3.50 (max.). Using mobile or standard trade interfaces with Gemini will result in higher fees per trade. The Gemini account fee schedules are subject to change by Gemini.

Trading Transaction Fee _____ **1% per trade fee**

Charged to card on file at Directed. If deduct from account has been selected, we will first deduct from cash in your Directed accounts available cash, second from US dollars available in your linked Gemini account, and third from the last purchased Crypto in your Gemini account.

Gemini Trading Fee _____ **0.25% Min to 0.35% Max**

Accounts are subject to Gemini's fees. This is the current special fee when using ActiveTrader continuous trades with Gemini.

CRYPTO PRIVATE KEYS STORAGE/CUSTODY FEES

Storage of private keys associated with your account's cryptocurrency is not held or stored by Directed. Private keys are held in your Gemini account and you agree to hold such keys there subject to fees assessed from your account with Gemini. It is generally recommended but not required that you store your crypto private keys using cold storage.

Storage on Gemini Exchange Trading Account _____ **Included, no fee**

Optional Off-Line Cold Storage with Gemini Fee _____ **1% annual fee** (charged monthly)

Administrative Withdrawal Fee (move from custody/cold storage to exchange to trade) _____ **\$125**

PROCESSING FEE

The processing fee applies when you send cash from your Directed IRA account to your Gemini trading account. There is no fee to return cash from your Gemini trading account to your Directed IRA account.

Funding of Gemini Trading Account (for initial funding and additional funding) _____ **\$50**

Domestic Wire Out _____	\$35	Recurring Payment* _____	\$10
International Wire Out _____	\$50	Cash Distribution* _____	\$25
Cash Transfer Out/Internal Transfer* _____	\$25	In-Kind Transfer _____	\$200

**Includes Check/ACH fee. If a Wire is sent, additional fee will apply. Directed Trust Company does not charge for incoming ACH or Wire transfers.*

Account Research _____	\$100/hr	Late Payment Penalty ³ _____	\$35
Medallion Stamp _____	\$25	Roth Conversion Fee _____	\$95
Processing for Returned Wire _____	\$35	Distressed Asset Maint. Fee ¹ _____	\$100/yr
Processing for Stop Payment of Check Sent Out _____	\$35	IRS Form Facilitation/Preparation Fee _____	\$100/yr
Returned (NSF) Check _____	\$25	Legal Action Fee ² _____	\$150/hr
Paper Statements _____	\$20/yr	Account Termination _____	\$200

Directed Trust Company does not charge for incoming ACH or Wire transfers

1 Asset subject to dissolution, bankruptcy, receivership, or alternative disposition or status. 2 Relating to production of documents related to subpoena or legal action. 3 For failure to pay any outstanding invoice by provided deadline. Uninvested Cash shall be deposited by Directed IRA with FDIC insured banks and will be insured up to the federal deposit insurance limits (currently \$250,000, per account holder) and any excess amount will not be insured by the FDIC. Directed IRA reserves the right to effect changes to this Fee Schedule. Fees will continue to accrue and be payable even if the Account contains no assets from which Directed IRA can collect amounts owed by the Account Owner. The Account Owner is responsible for reporting any inaccuracy of all assessed account fees and must report any inaccuracies to Directed IRA's Client Services within 45 days of the Fee Statement date. If the credit card on file is not valid, Directed IRA may collect the fee from the dollars (fiat) or crypto assets (at value at time of collection) from the Gemini Crypto trading account.