

Self-Directed IRA Accounts & Custodial Services Fee Schedule

American National Bank of Texas (“ANBTX”)

Through its Wealth Management & Trust division, ANBTX provides non-fiduciary custodial services for the safekeeping and custody of securities, remittance or reinvestment of income, and settlement of all purchases and trades as directed by the account owner or designated agent.

Self-Directed IRA Custodial Services

It is the responsibility of the Self-Directed IRA Owner to follow all guidelines and requirements pertaining to the Self-Directed IRA including understanding prohibited transactions, annual valuation, and fair market value reporting requirements.

Fees are charged proportionately monthly in arrears and are automatically deducted from your account. Annual fees are as follows:

- First \$5,000,000 0.40%
- Next \$ 5,000,000 0.20%
- Over \$10,000,000 0.15%

Minimum Annual Fee

\$2,000

ANBTX does not provide investment research, review, valuation services, or advice for custodial accounts.

Additional Fees

Additional fees for the following items are according to the published schedule at the time and are in addition to the Trustee, Investment Management or Custodial Services fees.

Income Collection

From minerals, notes, and mortgages and other illiquid assets.

Extraordinary Services

Special administration services performed at professional time rates plus out-of-pocket expenses.

Termination

ANBTX may charge the annual minimum custodial or fiduciary fee in addition to a fee commensurate with the actual time and work involved in closing and transferring an account. All actual expenses incurred in liquidating and/or transferring assets will be charged to the account.

Accepted by:

Date:
