

**2023 NFS/IWS Annual Maintenance fee for IRA
accounts - *Important dates***

- **September month-end account statement** – Customer Notification – Accounts meeting the billing criteria will receive a fee notice on the September account statement.
- **November 1-17, 2023** – Pre-Collection Period - Retirement accounts that have instructions on file to pay the annual maintenance fee from the options listed below will have the fee deducted from the account.
 - Nonretirement brokerage account via journal
 - Bank account via 1st party Electronic Funds Transfer (EFT)
- **November 20, 2023** - Collection Day - Unpaid fee are collected from core account.
- **February 1, 2024** - Fee postings that have not been satisfied will be reversed and the representative of record will be charged for the remaining amount due.