

INVSTR SERVICE FEES

- **FANTASY FINANCE**

○ Fantasy Finance, Charts & News, Leagues, Feed, Chat	FREE
In-app purchases:	
○ 10 Trades	\$0.99
○ 50 Trades	\$3.99
○ 10 Undos	\$7.99
○ 10 2xPower Ups	\$7.99
○ 10 4xPowerUps	\$15.99
○ 1M Safety Net	\$0.99

- **INVSTR PRO**

\$3.99/Month

- Unlimited Fantasy Finance Trades, Safety Net, Advanced Charting
- Stats & Portfolio Builder

- **BROKERAGE (US Residents Only - Apex)**

All below fees are subject to change without notice as per our clearing partner.

○ Trading Commission	FREE
○ American Depositary receipts (ADRs) ¹	
○ National Best Bid & Offer (NBBO) Quote Price request ²	\$0.10
○ Transfers	
■ ACH Bank Transfer, Deposit or Withdrawal	FREE
■ Returned ACH, Wires, Checks (insufficient funds) & Recall/Stop Payment	\$30
■ ACH Notice of Change (NOC)	\$5
■ Wire Transfer ³ Deposit	\$8
■ Wire Transfer Withdrawal	\$25
■ Paper Check Draft	\$5
○ Account Maintenance	
■ Electronic Statement & Trade Confirms	FREE
■ Paper Confirms ⁴	\$2
■ Paper Statements	\$5
■ Paper Prospectus	\$2.50
■ ACAT Incoming ⁵	FREE
■ ACAT Outgoing	\$75
■ Overnight Mail (USA)	\$20

¹ ADRs may be subject to custody fees. Fee information can be obtained from each ADR's custodial bank

² Per price query. (Not charged by Apex)

³ Additional wire transfer fees charged by any originating or recipient bank may apply

⁴ Confirms and statements are sent electronically to the email address provided by clients in their account opening application. However, if the email address fails to receive the email, clearer is required to send paper statements, confirms, and prospectus to the mailing address on file

⁵ Most customer accounts are transferred between broker-dealers through an automated process. National Securities Clearing Corporation (NSCC) operates the Automated Customer Account Transfer Service (ACATS) to facilitate the transfer of a customer account from one broker-dealer to another

- Regulatory Fees
 - SEC Transaction Fee⁶ \$0.0000221 per share
 - FINRA Trading Activity Fee (TAF)⁷ \$0.000119 per share
 - Miscellaneous
 - Restricted Accounts? \$0
 - Voluntary Corporate Action / Election \$0
- **CRYPTOCURRENCY TRADING**
 - Transaction Spread charge 1.00%⁸
 - Coinbase's wholesale exchange fees 0.5%

Further information about Coinbase pricing and fees disclosures can be found [here](#)

- **BANKING (US Residents Only - VAST BANK)**
 - Account Opening \$0
 - Account Maintenance \$0
 - Inactive Account \$0
 - Debit Card Replacement⁹ \$0
 - Rush Delivery - Debit Card or Other Item¹⁰ \$60
 - International Debit Card Transactions¹¹ 1% of transaction
 - Stop Payments \$0
 - In-Network ATM Cash Withdrawals \$0
 - International ATM Cash Withdrawals 1% of transaction
 - Out-of-Network ATM Cash Withdrawals¹² —
 - Merchant-Imposed Fees¹³ —
 - Overdraft/Returned Item¹⁴ \$0
 - Peer-to-Peer Transfer (domestic incoming & outgoing) \$0
 - Wires (domestic/international, incoming/outgoing) N/A
 - Closing Fee \$0
 - Non-normal Status (Inactive) \$0
 - Transfer Fee (in-app/phone) \$0
 - Excessive Withdrawal Fee (SSA only)¹⁵ --

⁶ Applies to sell only. Min. \$0.01

⁷ Applies to sell only. Min. \$0.01, Maximum \$5.95 per transaction

⁸ Spread may be higher or lower due to market fluctuations in the price of buys and sells

⁹ First replacement is free. Subsequent replacements incur a charge of \$5

¹⁰ Overnight mail expense

¹¹ Though Vast does not charge foreign transaction fees, if you choose to pay a foreign debit card transaction in US Dollars, Mastercard® may charge you a foreign currency conversion fee.

¹² Out of network ATM providers may charge a fee, which Vast will not reimburse. However, Vast does not benefit from these fees or mark these fees up.

¹³ Some merchants may charge a fee for transactions under a minimum threshold, or may charge other fees for using a debit card.

¹⁴ Includes NSF paid item fee (at bank's discretion), Bounced paid item fee, Extended OD fee, Overdraft transfer fee, Overdraft transfer fee LOC.

¹⁵ tbd.

- Deposited Items Returned Fee (chargebacks) \$0
- Legal Fees - Levy \$20
- Legal Fees - Garnishment \$10
- Digital Asset Account Opening \$0