## Fees & Subscription Options

<table>
<thead>
<tr>
<th><strong>FANTASY FINANCE</strong></th>
<th><strong>INVSTR PRO</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Pay As You Go</strong></td>
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<tr>
<td>Beginner</td>
<td>Invstr Pro</td>
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<tr>
<td>Saver</td>
<td>Invstr Pro</td>
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<tr>
<td>Play to Win</td>
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<tr>
<td>Play to Win Combo</td>
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<tr>
<td>$0</td>
<td>$3.99/Mth**</td>
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<tr>
<td>$5.99*</td>
<td>$34.99/PA</td>
</tr>
<tr>
<td>$9.99*</td>
<td>$6.99/Mth</td>
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<tr>
<td>$0.99/Mth or $9.99/PA†</td>
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<tr>
<td>$6.99/Mth</td>
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</tbody>
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### 10 Trades
- $0.99

### 50 Trades
- $3.99

### 10 Undos
- $7.99

### 10 x 2x Power-Ups
- $7.99

### 10 x 4x Power-Ups
- $15.99

### Safety Net
- $0.99

### 2 x 2x Undos
- ✔

### 2 x 2x Power-Ups
- ✔

### 2 x 4x Power-Ups
- ✔

### 4 x Undos
- ✔

### 4 x 2x Power-Ups
- ✔

### 4 x 4x Power-Ups
- ✔

### Unlimited Trades
- ✔

### Unlimited Academy
- ✔

### Unlimited Allocations
- ✔

### Private Trade Mode
- ✔

### Safety Net
- ✔

### Comparison Charts
- ✔

### Technical Charts
- ✔

### Portfolio Builder
- ✔

### Instrument Stats
- ✔

### User Stats
- ✔

### Portfolio Optimizer ±
- ✔

### Desktop Access ±
- ✔

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Pricing in other countries may vary and actual charges may be converted to your local currency. Payment will be charged to your appstore account at confirmation of purchase. Your account will be charged for renewal within 24-hours prior to the end of the current period. You can turn off auto-renew at any time from your iTunes or Google Play account settings but refunds will not be provided for any unused portion of the term.

* In-app purchases
* One-time purchase. No refunds. No upgrades or downgrades
** No upgrades or downgrades
† Can upgrade to Invstr Pro annual subscription
± Due 2022
● **INVSTR+** $0

● **INVSTR JR.** $7.99/Mth or $75/PA
  - Up to 4 accounts for family and friends under 18 years with:
    - Stock and crypto investment accounts; bank account and debit card; Performance & Instrument Stats & Portfolio Builder; Unlimited Fantasy Finance Trades, Safety Net, Advanced Charting; Academy; Chores

● **BROKERAGE (US Residents Only - Apex Clearing)**
  All below fees are subject to change without notice as per our clearing partner.
  - Trading Commission $0
  - American Depositary receipts (ADRs)
  - National Best Bid & Offer (NBBO) Quote Price request $0.10
  - Transfers
    - ACH Bank Transfer, Deposit or Withdrawal $0
    - Returned ACH, Wires, Checks (insufficient funds) & Recall/Stop Payment $30
    - ACH Notice of Change (NOC) $5
    - Wire Transfer Deposit $8
    - Wire Transfer Withdrawal $25
    - Paper Check Draft $5
  - Account Maintenance
    - Electronic Statement & Trade Confirms $0
    - Paper Confirms $2
    - Paper Statements $5
    - Paper Prospectus $2.50
    - ACAT Incoming $0
    - ACAT Outgoing $75
    - Overnight Mail (USA) $20
  - Regulatory Fees
    - SEC Transaction Fee $0.0000221 per share
    - FINRA Trading Activity Fee (TAF) $0.000119 per share

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1. To activate, the account needs to be funded.
2. This is a Custodial UTMA account. The money in a custodial account is the property of the minor. Custodian must have established an Invstr+ account. Custodian must be at least 21 years of age. Fees may be deducted from the Custodian’s Invstr+ banking account balance. Initial Monthly and Annual fee will occur on date of establishment of initial Junior INVSTR product and then every 30 days (monthly) or on the annual renewal date (yearly) thereafter. If funds are not in the Custodian’s Invstr+ banking account within 30 days of payment due date, a $25.00 fee will be assessed in addition to regularly scheduled fees.
3. ADRs may be subject to custody fees. Fee information can be obtained from each ADR’s custodial bank
4. Per price query. (Not charged by Apex)
5. Additional wire transfer fees charged by any originating or recipient bank may apply
6. 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
7. 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
8. Applies to sell only. Min. $0.01
9. Applies to sell only. Min. $0.01, Maximum $5.95 per transaction
- **Miscellaneous**
  - Restricted Accounts: $0
  - Voluntary Corporate Action / Election: $0

- **CRYPTOCURRENCY TRADING**
  - Purchase & Sales Transaction Spread charge: 1.00%,\(^{10}\)
  - 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 Replacement\(^ {11} \): $0
  - Rush Delivery - Debit Card or Other Item\(^ {12} \): $60
  - International Debit Card Transactions\(^ {13} \): 1% of transaction
  - Stop Payments: $0
  - In-Network ATM Cash Withdrawals: $0
  - International ATM Cash Withdrawals: 1% of transaction
  - Out-of-Network ATM Cash Withdrawals\(^ {14} \): ___
  - Merchant-Imposed Fees\(^ {15} \): ___
  - Overdraft/Returned Item\(^ {16} \): $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)\(^ {17} \): $0
  - Deposited Items Returned Fee (chargebacks): $0
  - Legal Fees - Levy: $20
  - Legal Fees - Garnishment: $10
  - Digital Asset Account Opening: $0

\(^{10}\) Spread may be higher or lower due to market fluctuations in the price of buys and sells

\(^{11}\) First replacement is free. Subsequent replacements incur a charge of $5

\(^{12}\) Overnight mail expense

\(^{13}\) Though Vast does not change 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.

\(^{14}\) 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.

\(^{15}\) Some merchants may charge a fee for transactions under a minimum threshold, or may charge other fees for using a debit card.

\(^{16}\) Includes NSF paid item fee (at bank’s discretion), Bounced paid item fee, Extended OD fee, Overdraft transfer fee, Overdraft transfer fee LOC.

\(^{17}\) tbd.