

Chain Bridge Bank, N.A.

- Trust & Wealth -



INVESTMENT MANAGEMENT AGENCY AND ADVISORY ACCOUNTS MANAGED INDIVIDUAL RETIREMENT ACCOUNTS

Core Investment Solution using broad-based index models managed and maintained by the Trust Department.

Annual Service Charge Based on Fair Market Value of Assets

Market Value	Annual Service Charge
On the first \$1,000,000	0.75%
On the next \$2,000,000	0.60%
On the next \$2,000,000	0.50%
On the next \$5,000,000	0.40%
On the next \$10,000,000	0.20%
Over \$20,000,000	0.10%

Annual Service Charge to provide a Non-Conforming Investment Solution: An additional 0.25% will be added to any account when the bank monitors and manages individual securities.

Minimum Annual Service Charge: \$500

Services Provided/Standards:

- Access to Administrator assigned to account
- Develop and review specific investment goals for each account based on client needs
(Includes a Comprehensive Financial Plan for relationships larger than \$500,000)
- Performance reviews to assess investment objectives & performance
- Formal review of portfolio and investments by Trust Investment Committee
- Coordination of information needed for tax preparation
- Safekeeping of securities in Depository Trust Company
- Collection of income and principal on assets held
- Daily cash management of temporary balances
- Tracking and analysis of corporate reorganizations and other capital changes
- Internet and Mobile access to account statements and reports
- Execution and settlement of trades
- Calculation of minimum distributions (IRAs)

Additional Service Charges may be charged for handling certain special assets or types of transactions, and for additional or extraordinary officer or staff time, based on the Special Management Services Service Charge Schedule.

It is the responsibility of the account owner, not the Trust Department of the Bank, to know the effects (both tax and otherwise) of any investments or distributions from an Individual Retirement Account that the Trust Department is directed to make, or when those distributions are to be made and in what amount.