



GOLDSTAR FEE SCHEDULE SUMMARY

Summary

FMF's partnership with GoldStar Trust Company allows investors to use the investment options and rates of the Free Methodist Investment & Loan Fund for a Traditional IRA or Roth IRA.

Investors should note that Goldstar Trust Company has a separate fee schedule; below is an attempt to outline the fees that may apply to your GoldStar account.

GoldStar Fees Paid by the Free Methodist Investment and Loan Fund

Annual Maintenance Fee:	\$ 75
Annual Paper Statement Fee:	\$ 25
One Time ACH or Check Distribution In-Kind Fee:	\$ 15 (FMF will cover 2 per year)

GoldStar Fees Paid by Client (as applicable)

Recurring ACH Distribution Fee:	No Fee
One Time ACH or Check Distribution In-Kind Fee:	\$ 15 (more than 2 per year)
Recurring Check Distribution Fee:	\$ 5
Wire Fee:	\$ 50
Overnight Fee:	\$ 50
Cashier's Check Fee:	\$ 50
Late Fee – per occurrence:	\$ 50 (applies to fees not paid within 30 days of due date)
Insufficient Funds/Returned Check Fee:	\$ 50
Statement Reprint Fee:	\$ 10
Excess Contribution Removal Fee:	\$ 75 (establishment fee may apply)
Research Assistance Fee:	\$ 50/hour
Roth Conversion/Recharacterization Fee:	\$ 75
Partial Transfer or Distribution In-Kind Fee:	\$ 50
Full Termination Fee:	\$150

These fees are charged by GoldStar Trust Company as the custodian and not FM Financial.

****** These fees are subject to change without written notification ******

The full list of fees can be found on GoldStar's website at <https://www.goldstartrust.com/forms-3/>