

Schedule of Services and Fees

Individual Portfolio Asset Management

As an investment manager or trustee, Greenfield Savings Bank will provide individual asset investment opportunities in stocks, bonds and other investment vehicles. In addition to investment management, the service includes the assignment of a Trust Officer as your personal contact, asset custody, income collection, comprehensive account statements and applicable annual tax reports.

FEE SCHEDULE	First \$500,000.00	Next \$500,000.00	Next \$1,000,000.00	Balance
Equity & Balanced Management	1.20%	0.80%	0.65%	0.500%
Fixed Income Management	0.90%	0.60%	0.45%	0.375%
Mutual Funds/Exchange Traded Funds	1.00%	0.80%	0.65%	0.500%

Trust & Estate Settlement

Greenfield Savings Bank offers expertise in all phases of estate administration and settlement. As your personal representative (Executor), trustee or agent, we are committed to providing your family and heirs with the following services:

- Pay funeral expenses, legitimate claims of creditors and expenses of administering the trust and/or estate.
- Locate, inventory, value, safeguard and maintain detailed records of all trust and/or estate assets, income and expenses.
- Coordinate the preparation and presentation of all estate probate court documents from inception through final accounting.
- Provide continuing management of income-producing assets such as real estate and business interests.
- Assume responsibility for all fiduciary, estate, inheritance, income or gift tax returns required by state or federal authorities.
- Distribute the trust and/or estate in accordance with the governing instrument.
- Time and expense for administration and/or settlement services are charged directly to the trust or estate account.

Other Services

- Bill Payment
All accounts will receive twenty-four free disbursements annually. Account will be charged \$5.00 per disbursement thereafter. A minimum account balance may apply.
- Court Accountings
- Personal Representative (Executor)
- Power of Attorney
- Tax Preparation
- Real Estate Management

Time and expense for other services are charged directly to the account.

All fees are subject to the terms of the governing document and state laws where applicable. These schedules are subject to change with 30 days written notice. Annual fees are deducted monthly unless other arrangements are made. Reasonable charges will be made for services not normally covered by standard schedules or for extraordinary services as they may be required based upon individual circumstances.

Your Goals. Our Expertise.



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