



Funding Circle

Self Directed IRA Services - Fee Schedule

The following fees are due to Self Directed IRA Services (“SDIRA”) as custodian of your Funding Circle IRA investment. Funding Circle will pay all of your first year SDIRA fees as well as all recurring fees in subsequent years if your SDIRA account is used exclusively to hold notes placed by FC Securities.^{1,2}

Annual & Processing Fees	Amount	First Year	Thereafter
Account Set-up fee³	\$25	Funding Circle	--
Annual Account Fee⁴	\$100	Funding Circle	Funding Circle
Investment Holding Fee	\$50	Funding Circle	Funding Circle
Paper statements⁵	\$30	Funding Circle	Investor⁶
Late Fee⁷	\$15	Funding Circle	Investor⁸
Investment Purchase Fee⁹	\$50	Funding Circle	Investor
Servicing Fees¹⁰			
Wire - Domestic	\$25	Funding Circle	Investor
Partial Termination	\$100	Funding Circle	Investor
Full Termination	\$250	Funding Circle	Investor
Overnight Mailing	\$20 + cost	Funding Circle	Investor
Stop Payment	\$25	Funding Circle	Investor
Return Check	\$25	Funding Circle	Investor
Wire - International	\$50	Funding Circle	Investor
Distribution/Withdrawal by ACH¹¹	\$0	Funding Circle	Investor
Distribution/Withdrawal by Check	\$5	Funding Circle	Investor
Distribution/Withdrawal by Wire	\$25	Funding Circle	Investor
Federal or State Withholding	\$5	Funding Circle	Investor
Cashier's Check	\$25	Funding Circle	Investor
Roth Conversion (per asset)	\$50	Funding Circle	Investor
990-T Processing	\$50	Funding Circle	Investor
Research/Special Services (per hour)	\$75	Funding Circle	Investor

For additional administrative and/or custodial services, please refer to the SDIRA IRA Fee Schedule attached. For questions regarding your Funding Circle investment, reach out to your account manager of the Investor Relations Team at (855) 849-1940 or investor.relations@fc-securities.com.

¹ The fee schedule is subject to change as determined by the custodian and Funding Circle reserves the right to modify or discontinue this offer at any time

² Accounts that remain unfunded for 12 months following account opening will be terminated and ineligible for any further fee discounts

³ There is an additional \$25 charge for paper applications

⁴ Due at account opening and annually on anniversary of account opening

⁵ Electronic statements and once annual paper statements provided at no cost

⁶ Investors will receive invoice directly from Funding Circle

⁷ Late Fees are charged on invoices more than 30 days late

⁸ Investors are subject late fees on invoices for which they are responsible and have failed to pay within 30 days

⁹ The investment purchase fee is charged every time an investor transfer funds from the custodian to their Funding Circle account

¹⁰ Servicing fees are charged at time of service

¹¹ If scheduled monthly or quarterly