

# TRUST SERVICES

## Schedule of Fees

As of April 1<sup>st</sup>, 2026

### Executor & Administrator

*calculated on market value of assets*

First \$25,000	5%
Next \$50,000	4%
Next \$75,000	3%
Next \$150,000	2.5%
Over \$750,000	2%
Over \$1,000,000	Negotiable

Minimum Fee \$500.00

### Acceptance Fee for Estates

Under \$50,000	.2%
\$50,000 - \$100,000	.25%
\$100,000 - \$200,000	.275%
Over \$200,000	.3%

### Guardian or Conservatorship

6% of income

*subject to approval of the probate court before charged*

Minimum Annual Fee \$1,000.00

### Acceptance Fee for Accounts

Under \$50,000	.2%
\$50,000 - \$100,000	.25%
\$100,000 - \$200,000	.275%
Over \$200,000	.3%

### Trustee Fee

6% of income

4/10 of 1% of principal

*market value of securities*

Minimum Annual Fee \$500.00

At the time of partial or total termination, there is a distribution fee of ½ of 1% based on the fair market value of the principal.

Real estate held within trust charged at a rate of 2% annually based on market value determined as of December 31 of the previous year.

### Acceptance Fee for Accounts

Under \$50,000	.2%
\$50,000 - \$100,000	.25%

\$100,000 - \$200,000	.275%
Over \$200,000	.3%

### **Real Estate**

Annual fee for management of real estate:  
 10% of gross income from residential properties  
 5% of gross income from business properties

Minimum Annual Fee	\$300.00
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### **1031 Real Estate Exchanges**

Traditional	\$1,200.00
Reverse	\$2,500.00

### **Land Trust**

Acceptance Fee	\$250.00
Annual Fee	\$300.00
Transaction Fee	\$37.50
Termination Fee	\$150.00

### **Escrow Account**

Acceptance Fee	\$150.00
Annual Fee	\$100.00
Termination Fee	\$100.00

### **Payment Collection Fees**

Annual Collection	\$37.50
Semi-annual Collection	\$50.00
Quarterly Collection	\$75.00
Monthly Collection	\$100.00
Weekly Collection	\$150.00

### **Life Insurance Trust – Unfunded**

Initial Fee	\$100.00
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*covers receipt and safekeeping custody of all policies relating to the trust*

Distribution Fee	1% on the 1 <sup>st</sup> \$50,000
<i>for collection of proceeds and immediate distribution thereof</i>	½ of 1% on the balance

### **Life Insurance Trust – Funded**

Initial Fee	\$100.00
Annual Fee	\$100.00
Transaction Fee	\$50.00

Distribution Fee*	1% on the 1 <sup>st</sup> \$50,000
<i>for collection of proceeds and immediate distribution thereof</i>	½ of 1% on the balance

*\* if the trust becomes active upon the death of the insured, there will be no distribution charge*

### **Agency Accounts – Bank Managed**

6/10 of 1% on the first \$500,000

5/10 of 1% over \$500,000

Minimum Annual Fee \$500.00

Distribution Fee ¼ of 1% of principal  
*upon closing*

Minimum Distribution Fee \$200.00

Acceptance Fee for Accounts

Under \$50,000 .2%

\$50,000 - \$100,000 .25%

\$100,000 - \$200,000 .275%

Over \$200,000 .3%

### **Agency Accounts – No Management Involved**

3/10 of 1% on the first \$500,000

2/10 of 1% over \$500,000

*if assets cannot be valued, 3% of gross income*

Acceptance Fee for Accounts

Under \$50,000 .2%

\$50,000 - \$100,000 .25%

\$100,000 - \$200,000 .275%

Over \$200,000 .3%

### **Check Writing Charges for Distribution of Income**

\$7.50 per check

*after one annual check per beneficiary per account*

### **Custodial IRA**

Non-normal Transaction Fee for Withdrawal \$20.00

*not over 59 ½ years*

Any Direct Transfer to Another Firm \$50.00

*not over 59 ½ years*

Non-normal Closing Fee \$50.00

*not over 59 ½ years*

### **Self-Directed IRA**

Annual Administration Fee \$3.00 per \$1,000 (\$75 min)

Transaction Fee for any Direct Transfer to Another Firm \$50.00

*not over 59 ½ years*

Non-normal Closing Fee \$50.00

*not over 59 ½ years*

### **Wealth Management Services**

Our Annual Fee is 0.5% of the average month-end account fair market value (for equity securities, mutual funds and bonds) and 0.3% of the average month-end account fair market value (for certificates of deposit and US Treasury Bills) for the 12 previous, consecutive months. Fees are billed each December or at termination.

### **Farm Management Services**

*fees for farm management service are negotiable and subject to the nature and extent of service provided*

**Extraordinary Service Charges**

Where extraordinary services are required or requested, an additional charge will be made based on the time expended, expenses incurred and the responsibility involved. All out-of-pocket expenses for telephone, transportation, copying and other expenses incurred by us will be charged separately.

***All Fees Are Negotiable On A Case-by-Case Basis***

# **TRUST & WEALTH MANAGEMENT SERVICES**

*As of April 1st, 2026*

Bank & Trust Company has been serving the South-Central Illinois area since 1902, offering professional, quality investment and trust services. Our trust and wealth management services provide a complete plan for the present as well as the future. With our wide variety of investment management and trust services, we can provide exactly the level of service you want. We understand that each banking and trust experience is different. That's why we structure our approach to accommodate whatever mix of services you need. Please contact our Trust & Wealth Management Department for an appointment at 217-324-3935.

We have listed below some of the many trust and wealth management services we provide our clients.

## **Trust Services**

Trust Planning  
Revocable & Irrevocable Trusts  
Charitable Trusts  
Life Insurance Trust

Personal Representative  
Probate Services  
Guardianship  
Conservatorship

Estate Administration

Farm Management  
Land Trusts  
Escrow

## **Wealth Management Services**

Agency Investment Accounts

Retirement Planning  
Individual Retirement Accounts

*This information is intended to provide general information concerning trust and wealth management services we provide. It is not intended to provide legal advice or to be a detailed explanation of any rules or how such rules may apply to your individual circumstances. For specific information, you are encouraged to consult your tax or legal professional.*