

**CURRENT FEE SCHEDULE:
REVOCABLE & IRREVOCABLE TRUSTS
INVESTMENT MANAGEMENT
ACCOUNTS
AGENCY ACCOUNTS
INDIVIDUAL RETIREMENT
ACCOUNT (IRAS)**

Account Administrative Fees (select one):

- ❑ Where RCB Trust acts as trustee, RCB Trust's Annual Market Value Fee shall be 1.5% per year of the market value of the Trust account assets. A portion of RCB Trust's Annual Market Value Fee may be paid to ING Trust USA for operations and investment management services.
- ❑ Where RCB Trust acts as agent and or is custodian of an IRA, the Annual Market Value Fee shall be 1.5% per year of the market value of the agency or IRA account assets with a discount down to 50bps on the market value of CDs, Bonds, and Money Market Funds, e.g. an account with 50% mutual funds or stocks and 50% CDs or Bonds or Money Market Funds would have a blended Fee of 1% of the account value per year.

Irrevocable Life Insurance Trusts (ILITs)

– (when the only asset held in the trust is a life insurance policy or policies). RCB Trust/ING Trust USA provides administration and initial review of the proposed policy and ongoing policy review.

- ILIT Fees
\$1,500 - Annual ILIT Administration Fee (per trust)
- Variable Life Insurance Asset Fee
0.20% - On first \$2 million of policy accumulation value
0.10% - On policy accumulation value exceeding \$2 million

Additional Fees:

- Tax Reporting and Record Keeping
\$400 - Irrevocable Trust Tax Preparation Fee
\$200 - Tax Advice Letter (optional service for revocable trusts and agency accounts)
- Special Asset and Service Fees
Real Estate, farms, ranches and other business assets will be charged per a different fee schedule that, if applicable, will be agreed to and added as an amendment to this application as Exhibit A.
- Extraordinary services may be charged on a transaction or time related basis at the rate of \$225 per hour. Extraordinary services include, but are not limited to, excessive distributions or bill paying activity, litigation management, active real estate management, management of a closely held business interest, or other activity in excess of normal trust administration. Fees for extraordinary services will be communicated before the service is provided.

Minimum Fees:

The Annual Market Value Fee is subject to a minimum fee of \$2,500 per year and applies to each year from the account acceptance date. If services are terminated, other than by dissolution of the trust, in any part of a year, RCB Trust/ING Trust USA reserves the right to charge the greater of the Annual Market Value Fee or \$2,500 for services provided in the partial year.

Fee Schedule as of 03/2006. Subject to change without notice.

CLAREMORE
300 W. Patti Page Blvd.

CLAREMORE*
511 W. Will Rogers Blvd.

CLAREMORE
1600 S. Lynn Riggs Blvd.

PRYOR*
222 S.E. 1st St.

PRYOR - MIDAMERICA
5101 S. Mill St.

OWASSO*
11633 E. 86th St. North

OWASSO - 96TH
12200 E. 96th St. North

COLLINSVILLE
111 N. 11th St.

SKIATOOK
1001 W. Rogers Blvd.

INOLA
11 W. Commercial

BROKEN ARROW
1300 E. Kenosha St.

UNION - TULSA
5000 W. Kenosha St.

CATOOSA
1727 N. Highway 66

OKLAHOMA CITY*
7400 N. Western

OKLAHOMA CITY
701 N. Broadway

EDMOND
610 S. Kelly, Suite Y

PONCA CITY*
1223 E. Highland Ave.

PONCA CITY
2701 N. 14th St.

Personal Trust Services



To have your existing trust documents reviewed contact:

Dennis Kelly
Assistant Vice President
Trust Administrative Officer
580.718.2715

*RCB Wealth Management locations.
Additional location in Cushing, Oklahoma.

**RCB
BANK**

That's my bank!

ESTATE PLANNING AND LIVING TRUSTS



What is a revocable living trust?

A revocable living trust is a contractual agreement regarding three parties; the creator (Grantor), the person responsible for managing the trust (Trustee) and the beneficial owner of the trust's assets (Beneficiary)

What is the difference between a trust and a will?

A will must be submitted to the probate court before it can go into effect. Also, a will provides no protection for you if you become physically or mentally incapacitated. A trust does not go to probate after death, which prevents the courts from controlling your assets.

How does a living trust avoid probate?

When you set up a living trust, you transfer assets from your individual name to the name of your trust, which you control as trustees

of the trust. Technically, you no longer own anything, so there is nothing for the courts to control when you die or if you become incapacitated.

How does a living trust work?

When you set up a living trust, you become the grantor—or the person whose trust it is. If you are married, you and your spouse can be co-grantors, or you can be grantors of your own separate trusts. Only the grantor can make changes to your trust. You need to name someone the trustee to “manage” the assets in your trust. This can be yourself, your spouse or someone else you designate. Even if you name someone else as agent, and you are competent, you are still in control of the trust.

Why would I consider a corporate trustee?

You may wish to name a corporate institution as trustee such as RCB Bank if you do not have the time, ability or desire to manage your own trust. Maybe you just do not want the worry and headache of managing your assets. Maybe you have children

that such a decision would cause family disharmony. Corporate trustees are in the business of managing trusts. They are reliable, objective, government regulated, and by law must follow the instructions in your trust.

What is involved in setting up a living trust?



You make the basic planning decisions. Take inventory of your assets, decide who will be your trustee, successor trustee and beneficiaries. A legal document is then prepared for you, by your attorney, who can assist you in this planning based upon your decisions. You should fund the trust now—while you are able. Your living trust can only control the assets that have been transferred into it.

Should I have an attorney prepare my trust?

Yes, preferably one who specializes in trusts. An experienced attorney can provide valuable guidance and assistance, and assure everything is done properly.

How long does it take to get a trust?

It should only take a few weeks to prepare the documents after you make the basic decisions. Then you will need to change titles and beneficiary designations on all assets placed in the trust.

Who should have a trust?

Just about everyone can benefit from having a trust. Age, marital status and wealth really does not matter. If you own titled assets and want your loved ones to avoid court interference at your incapacity or death, you need to seriously consider a trust, and the sooner the better. The trust document is confidential, non contestable, and is not a matter of public record; therefore, it should be kept in a safe and secure location.

