

# WEEKLY COMMUNICATIONS

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January 6-12, 2025

## PERSHING RETAIL ACCOUNT FEE INCREASES STARTING FEBRUARY 1ST

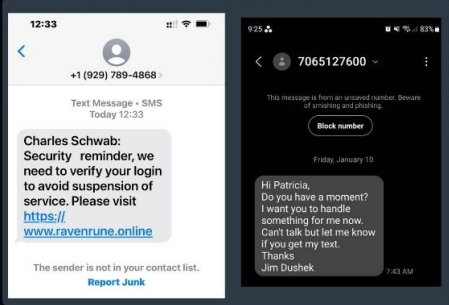
As of February 1st, a number of fees for Pershing retail accounts will be increasing. Notification to your clients was included on their December Pershing statement in the "Messages" section so you may get some clients contacting you about these increases. If you need any more information, please contact the Home Office.

- Paper Statements/Trade Confirmations/Notifications or Proxy/Shareholder Communications - \$3/month
- Margin Extension - \$15
- Trade Confirm Misc. and Other Fees - \$5/trade
- Overnight checks - \$25
- Returned Checks/ACH - \$25
- Stop Payment on a Pershing Issued Check- \$20
- Outgoing Fed Wire- \$25
- Inactive Account Fee (Mixed Account/Mutual Funds Only) - \$30/\$15
- Legal Transfers & GNMA Transfers - \$140
- Voluntary Reorg Charges - \$25
- Mandatory Reorg Charges - \$15 in the account/\$25 physical security
- Customer Name Safekeeping - \$5/month/position
- Domestic/Foreign Security Safekeeping - \$5/month/position
- Private Placement/LPs holding - \$50/item/year
- Account Transfer Out - \$100
- Annual Maintenance Fee for Traditional, SEP and Roth IRA - \$50
- Annual Maintenance Fee for Mutual Fund Only IRA/Roth IRA - \$20
- Termination Fee on all IRAs/Roth IRAs - \$100
- Bond Redemptions - \$15
- Bond Redemption Notice - \$1
- DWAC DTC Deposit - \$5
- DWAC DTC Withdrawal - \$5

Pershing



# BEWARE RECENT TEXT SCAMS



We have been made aware of two instances where our advisors received scam text messages—one appearing to be from Charles Schwab and the other from Jim Dushek. As scammers grow increasingly aggressive, we urge you to exercise extra caution when reviewing messages of this nature.

## DEPOSIT BLOTTER REMINDER



Friendly reminder there are two boxes for the "Payable To," section:

- The first is a search box where most companies can be found.
- The second box is only to be used in the event that the company name is unable to be found when searching using the first box.

For example, Charles Schwab can be found in the search box as "Schwab."

Another example is American Funds – we've noticed many people manually enter "Capital Bank & Trust" in the second box, when American Funds should have been used in the first box.

Payable To

Search accounts...

Payable To (if not listed)

If you have any questions on these processes, email [atlas@harbourinv.com](mailto:atlas@harbourinv.com)

# REMINDER

Harbour's Toll-Free number is no longer in use. Please use our main phone number of 608-662-6100 to reach us.



## COMPLIANCE CORNER



### CIP REMINDER

The latest version of the Customer Investment Profile includes the issuer, the issue date and expiration date for the identification of the client.

Prior versions of this form will no longer be accepted. Please ensure your office is using the newest version.

**Thank you!**

Thank you to everyone who generously donated to support the Helping Hands Jamaica Foundation!

With contributions from 40 donors and Nick's incredible \$7,500 match, we raised an amazing total of \$28,475 for the Helping Hands Jamaica Foundation!



**PACER ETFs**

## PACER LAUNCH OF NEW PRODUCTS

Pacer is excited to announce the launch of the Pacer US Cash Cows Bond ETF (CBOE: MILK) and the Pacer Solactive Whitney Future of Warfare ETF (CBOE: FOWF).

MILK is a U.S. corporate bond strategy that aims to enhance portfolio yield by capturing the investment universes of the Pacer US Cash Cows 100 Index and/or the Pacer US Large Cap Cash Cows Growth Leaders Index. Unlike other bond ETFs that only select investment grade issuances, MILK has the flexibility to pick bonds across the credit scale on the premise that no matter what a company's credit rating is because of its high free cash flow, it is in a strong position to maintain its interest expense as part of operations.

FOWF is an innovative rules-based fund designed to offer investors capital appreciation over time through exposure to the companies driving the future of national defense and global security. FOWF employs a unique methodology that weights its portfolio based on Department of Defense (DOD) spending, rather than the limited scope of a market weight cap strategy. FOWF's approach aligns the fund's portfolio to a long-term growth trend and recognizes leadership in defense and security amongst companies in the U.S. and its allies.

Please see the attachments for more information!



# Happy Birthday

**January 6**  
Phillip Petersen - Green Bay, WI

**January 7**  
Nathan Littrell - Lake Mills, WI

**January 8**  
Will Herding - Phoenix, AZ

**January 9**  
Stephen Smith - Madison, WI  
Brenda Gebhardt - Brookfield, WI

**January 10**  
Clark Gaulke - Milwaukee, WI

**January 11**  
George Hoffman - Mosinee, WI  
Christopher Peck - Brookfield, WI



# Happy Anniversary

**January 6**  
Matt Smith - Fitchburg, WI  
Nathan Olsen - Greenfield, WI

**January 10**  
Jill Sommers - Fitchburg, WI  
Neal Thompson - Scottsdale, AZ  
Jacob Marty - Verona, WI

**January 12**  
Shaefer Oshefsky - Luxemburg, WI  
Hettiarachchi Manjula - Verona, WI