Charges for the performance of any services not contemplated at the time of opening account, or not of a routine administrative nature, or not specifically covered will be determined by appraisal. Actual out-of-pocket expenses such as counsel fees, cost of special checks, postage increases, insurance, telephone, etc., will be billed at cost.

Reliance Trust Company reserves the right to make any reasonable adjustments in its fees for trust or agency services, for new appointments and existing accounts when such services are warranted by changes in governing laws and regulations and operating technology or in economic conditions. This agreement may be modified only upon revision by the Trust Company of its regularly published schedule of fees for services of the type therein contracted for, and any such revision of the schedule of fees shall become effective between the parties upon the 90th day after the mailing of notice of such revision by the Trust Company to the undersigned at the undersigned's address as shown on the records of the Trust Company.