

# Frequently Asked Questions About Fees

- **When does Betterment charge fees?**  
Fees are charged at the end of each quarter, or prorated whenever a large withdrawal is made. You will never be charged for having an open account with a \$0 balance.
- **Where are the fees taken from?**  
Fees are taken right from your Betterment account. No action is required on your part, and we'll never charge fees if you don't have a balance.
- **Will market changes take me down a fee tier?**  
You will never be put in a more expensive fee tier due to market changes. You can, however, get placed into a less expensive fee tier due to upward market changes.
- **Is there a fee for a \$0 balance?**  
No, you will never be charged for an account with a \$0 balance.
- **Are there fees for deposits or withdrawals?**  
No, our annual fee covers everything. You will never be charged any trade or transaction fees.
- **Can I cancel at any time?**  
Yes, you can cancel at any time. Fees will be prorated, so if you leave before a quarter is over, you will only pay for the time you had a balance.