

# YORK STOCKBROKERS INC.

## Customer Relationship Summary

### Introduction

York Stockbrokers Inc. is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2. Relationships and Services

#### What investment services and advice can you provide me?

York Stockbrokers, Inc. is an online broker-dealer that provides self-directed brokerage services and a complete suite of investment products. You make the decision whether to purchase or sell an investment. We do not recommend any securities or provide investment advice. Interactive Brokers is the clearing firm that carries your account.

#### Investment Products and Services:

- We are an online broker for self-directed investors. You select the investments for your account. You make the decisions regarding your investment strategy and the purchase or sale of securities.
- We offer you the ability to buy and sell investment products like stocks, bonds, CDs, mutual funds, index funds, Exchange Traded Funds (ETFs), options and margin investing in a brokerage account.
- We do not provide any on-going or periodic monitoring of the performance of your account or have discretionary trading authority.

**Additional Information:** Please call us for more detailed information about our broker-dealer products and services at 212 218-8880.

**Conversation Starter • Ask your financial professional: Given my financial situation, should I choose a brokerage service? Why or why not?**

### Item 3. Fees, Costs, Conflicts and Standard of Conduct

#### What fees will I pay?

- You will pay a transaction-based fee, generally referred to as a commission, every time you buy or sell a security. which are generally assessed on a transaction-by-transaction basis.
- There is a monthly administrative fee.
- There is a minimum \$15 fee per trade.
- Margin loan interest and credit interest may apply to your account. Please see Interactive Brokers rate chart at [ibkr.com/interest](http://ibkr.com/interest).

#### Description of Other Fees and Costs:

- Mutual funds, index funds and exchange traded funds may impose internal fees and expenses, which will reduce the amount of your investment and are disclosed in a fund's prospectus.
- Bonds and CDs have mark-ups or mark-downs which are costs included in the price you pay for the investment.
- There are costs associated with foreign exchange transactions.

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**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please refer to the applicable account agreement, prospectus and any transaction-related documents for detailed fee and cost information.

**Conversation Starter • Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

### How else does your firm make money and what conflicts of interest do you have?

We **do not** provide recommendations. Although we **do not** solicit you to invest in specific stocks, funds or any other products, we do receive more revenue when you purchase or sell securities more frequently. The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services, we provide you. Here are some examples to help you understand what this means.

- We do not receive any incentives on any investments or offer any proprietary products.

**Conversation Starter • Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?**

### How do your financial professionals make money?

Our retail trading financial professionals are paid a fixed base salary and merit-based discretionary bonus. They do not receive product sales commissions or revenue from advisory services or recommendations.

#### Item 4. Disciplinary History

### Do you or your financial professionals have legal or disciplinary history?

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter • Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?**

#### Item 5. Additional Information

You can find additional information about our services, request up-to-date information or a copy of the relationship summary by calling us at 212 218-8880.

**Conversation Starter • Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**

We are a broker-dealer rather than an investment advisory firm. If you have any concerns regarding the service that you receive, you can contact us at by email at [jean@yorksb.com](mailto:jean@yorksb.com) or [mijung@yorksb.com](mailto:mijung@yorksb.com).