OPEN TO THE PUBLIC INVESTING, INC. CUSTOMER RELATIONSHIP SUMMARY
EFFECTIVE December 13, 2023

Introduction
Open to the Public Investing, Inc. ("Public Investing", "we", "our" or "us") 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 that you understand these differences. Free and simple tools are available for you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services can you provide me?
Public Investing offers brokerage services to retail investors. Our customers access our services via the Public mobile app or website ("the Public platform"), which they can use to place orders to buy and sell U.S.-listed stocks, bonds, exchange-traded funds ("ETFs"), and select over-the-counter ("OTC") securities offered by Public Investing. We do not offer options or mutual funds. Using the Public platform you can also invest in certain Regulation A securities (a brokerage service offered by Dalmore Group, LLC) and Treasury securities (offered by Jiko Securities, Inc.). These services are not provided by Public Investing; please consult the Form CRS for Dalmore Group, LLC and the Form CRS for Jiko Securities, Inc. for more information.

Public Investing buys and sells securities only at your direction. As a self-directed brokerage, Public Investing does not monitor your investments, nor do we provide investment recommendations or advice. We do provide educational content and tools to help our customers learn about investing and the markets; this information is for informational and educational purposes only and should not be construed as investment advice. While we do not have account minimums, when you deposit money into your account, there may be a minimum amount required.

Public Investing is an introducing broker-dealer. Stock and ETF trades that you place through the Public platform are executed, cleared and settled by Apex Clearing (" Apex"), and your funds and securities are custodied by Apex. Public Investing delivers trade confirmations and account statements in electronic format.

Please visit our app or the Public website at public.com, as well as public.com/disclosures for more information.

CONVERSATION STARTERS:
● Given my financial situation, should I choose a brokerage service? Why or why not?
● What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay? What additional costs should I expect in connection with my account?
Public Investing does not charge commissions for trades in U.S.-listed stocks and ETFs placed using the Public platform during regular market hours (9:30 a.m. - 4:00 p.m. ET). For a detailed list of fees you may pay, please see our Fee Schedule. The most common types of fees and charges include:
● Public Premium: Public Investing charges a monthly subscription fee for Public Premium, an upgraded membership tier that gives you access to advanced market research, data, and insights.
● Instant Withdrawals: You can withdraw cash to your bank account via ACH for free. You may also make an "instant withdrawal" to your debit card for a fee. See our Fee Schedule for full details.
● Extended Hours Fees: $2.99 per trade (no fee for Premium members).
● OTC Securities Trading Fees: $2.99 per trade (no fee for Premium members).
● Tipping: When you place an order, you have the option to leave a tip for Public Investing. Whether you tip, and how much you tip, is entirely up to you.
● Investment Plans: We allow you to create an “Investment Plan,” a package of recurring, self-directed investments, using the Public platform. We charge a commission for transactions associated with your Plan.
Other Fees: Public Investing may charge certain regulatory and exchange fees to your transactions. Further, Public Investing charges fees for certain account activities, such as wire and check fees, and fees for paper copies of account documents. See our Fee Schedule for full details.

You will pay fees and costs regardless of 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 understand all fees and costs.

CONVERSATION STARTERS:
- 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?
- What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

We do not provide investment recommendations. 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 examples to help you understand what this means:

- If you open a High-Yield Cash Account, then Public Investing makes money when the cash held in that account is deposited at one or more program banks where it earns variable interest. This program creates a conflict of interest for us because we have an incentive for you to deposit cash into your High-Yield Cash Account.
- You can elect (but are not required) to participate in Apex's fully-paid securities lending program. Apex receives interest when it loans out your shares, and that interest is shared with Public Investing and you. This creates a conflict of interest for us because securities lending poses certain risks to you. Learn more about the program and risks.
- You can trade Treasury securities and Regulation A securities on the Public platform. These brokerage services are offered by broker-dealers other than Public Investing, who may pay us a referral fee or other compensation.
- Certain features on the Public platform – for example, “Learn & Earn” modules or Investment Plans – may be sponsored by third-parties who pay a fee to us or our parent company. Sponsorships will be disclosed.

CONVERSATION STARTER:
- How might your conflicts of interest affect me, and how will you address them?

Additional information about our firm is available at public.com/disclosures. Please visit How We Make Money to learn more about how we make money.

How do your financial professionals make money?
Our financial professionals are paid salaries, discretionary bonuses and stock options. Their compensation is not tied to securities transactions or assets under management.

Do you or your financial professionals have legal or disciplinary history?
Yes. Visit Investor.gov/CRS or https://brokercheck.finra.org/ for a free and simple search tool to research us and our financial professionals.

Additional Information
For additional information about our products and services, please visit the Public website at public.com and public.com/disclosures. You can also request up-to-date information, send inquiries, and request a written copy of our Form CRS by contacting Public at hello@public.com.

CONVERSATION STARTERS:
- Who is my primary contact person? Is he or she a representative of a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?