OPEN TO THE PUBLIC INVESTING, INC. CUSTOMER RELATIONSHIP SUMMARY EFFECTIVE
February 06, 2024

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 from firm to firm, 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 via the Public mobile app or website ("the Public platform"). Our customers can use the Public platform to place orders to buy and sell US-listed stocks and exchange-traded funds ("ETFs"), OTC securities, corporate and government bonds, and options. We do not offer mutual funds. Using the Public platform you can also invest in certain Regulation A securities, which investments are brokered by Dalmore Group, LLC, and open a separate brokerage account with Jiko Securities, Inc. through which you can make recurring investments in 6 month Treasury bills. Those brokerage 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 does not have account minimums and does not offer investment monitoring services. In certain circumstances we may provide retail customers with recommendations to purchase securities in accordance with our Regulation Best Interest Disclosure, but it's important to know that these are point in time recommendations and are not monitored for future market changes. Further, you always make the ultimate decision whether to buy or sell securities, even in the case where we may make an investment recommendation to you.

Public Investing is an introducing broker-dealer. When you place a trade with Public Investing, that order is executed, cleared and settled by Apex Clearing Corporation ("Apex"), and your cash 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 & OTC Securities: When you place a trade outside normal market hours or for an OTC security, we charge $2.99 per trade. This fee is waived for Premium members.
● Investment Plans: We allow you to create an "Investment Plan," a package of recurring, self-directed investments. We charge a commission for transactions associated with your Plan.
● Bonds: We charge a fee on each bond trade based on the type of bond and time until maturity. See Fee Schedule for further details.
● Tipping: You may leave a tip for Public Investing on a trade. Whether and how much you tip is entirely up to you.
● 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?

When offering a recommendation, we prioritize your best interests above our own in accordance with our Investment Recommendations Disclosure. However, 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 with Public Investing, cash held in that account is swept to one or more Program Banks. Those Program Banks pay us an administrative fee in exchange for receiving your deposits. You are paid interest on deposits swept to Program Banks, and that interest rate is lower than it would be if the Program Banks did not pay us a fee. Visit our High-Yield Cash Account Terms and Conditions for more information.
- You can elect to participate in Apex's fully-paid securities lending program. Apex earns a fee by loaning out your securities, and shares some of that fee with Public Investing and you. This is a conflict because securities lending poses certain risks, and your fee share would be greater if we did not receive any fee. Learn more about the program and risks.
- When you place an options trade with us, that trade is routed to a market center for execution. That market center pays us “payment for order flow” or “PFOF.” We are incentivized for you to trade more options.
- You pay us a commission on certain trades, for example on bonds and OTC securities. See Fee Schedule for further details. Transaction-based fees create a conflict of interest because we have incentive for you to trade more.
- 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. In certain cases, some employees may receive incentives tied to making recommendations. See our Investment Recommendations Disclosure for more information.

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?