Firm Introduction
Open to the Public Investing, Inc., (Public) is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer, a member of the Financial Industry Regulatory Authority ("FINRA") and a member of SIPC. References below to we and our are a reference to Public as the context dictates.

Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our brokerage services, fees, and other important information. Public does not offer investment advisory services. For more information, free and simple tools are available 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 and advice can you provide me?
Public offers brokerage services that enable retail investors a way of buying and selling listed securities via our mobile app available through the App Store (Apple) and Google Play (Android). Our services are self-directed and involve effecting securities transactions for investors exclusively online. We do not monitor retail investors’ investments, including the frequency and any material limitations. We allow our customers to buy and sell fractional shares of stocks. We do not have account minimums and we do not charge commissions when you buy or sell shares. We do not offer any recommendations or investment advice. We offer access to investment tools and education to help you make investment decisions, but this information is for informational and educational purposes only. Our services are available to any U.S. resident who is 18 years or older.

Conversation Starters:
• Given my financial situation, should I choose a brokerage service? Why or why not?
• How will you choose investments to recommend to me?
• What is your relevant experience, including your licenses, education, and other qualifications?
• What do these qualifications mean?

For Additional Information on our services please visit our website at www.public.com

What fees will I pay?
Public does not charge any commission fees for trades that are done via the app. If you need assistance in placing a trade through our Customer Support team, there is a $30 fee per trade. Public charges some fees to offset its expenses, such as SEC fees on all sell trades of $21.80 per $1 million of principal rounded up to the nearest penny. For example, if you sell $1,000 worth of stock, you will pay a fee of approximately $0.02. There is also a small Trading Activity Fee (TAF), which is equivalent to $0.000119 per share for all sell orders rounded up to the nearest penny. For example, if you sold 1,000 shares of stock, you would pay a $0.12 TAF fee.

We do not charge fees for incoming or outgoing Automated Clearing House (ACH) transfers. Securities are carried and cleared by Apex Clearing (Apex), which charges a $30 fee for a domestic wire transfer or a domestic overnight check delivery. Apex also charges $30 for any returned check, ACH wire or stop payment.

Additionally, Apex charges $75 for any account that is transferred to another broker-dealer, $2 if you wish to have paper confirmations delivered, and $5 if you want paper statements.

Apex also charges miscellaneous fees for worthless security processing, or when a stock no longer has market value ($30,) and for tender offers ($50), which occur when there is a takeover bid of a company you invest in. Additional wire transfer fees charged by any originating, intermediary, or recipient bank may apply.

Processing and service fees assessed by third parties may be passed through to your account. Some products and services may require additional fees or transaction minimums not specifically listed here. Prior to placing
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.

**CONVERSATION STARTER:**
- *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?*

Additional Information on specific fees and how fees are calculated is available at www.public.com/disclosures.

**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 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 recommendations we provide you. Here are examples to help you understand what this means:

Public does not have any material conflicts of interest with our customers due to the nature of our business.

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

Additional Information about our firm is available at www.public.com/disclosures.

**How do your financial professionals make money?**

To learn how we make money, please visit https://public.com/learn/how-does-public-make-money

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

Yes, our firm or some of our financial professionals have disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals or Brokercheck.finra.org.

**CONVERSATION STARTER:**
- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

For Additional Information about us and our financial professionals, visit Investor.gov/CRS or Brokercheck.finra.org.

**Additional Information**

For additional information about our services please visit investor.gov, BrokerCheck (brokercheck.finra.org) our website (www.public.com) and, if applicable, your account agreement. Additionally, you can request up-to-date information and/or a written copy of 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?*