OPEN TO THE PUBLIC INVESTING, INC. CUSTOMER RELATIONSHIP SUMMARY
EFFECTIVE JUNE 16, 2022

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. We are also a member of the Financial Industry Regulatory Authority ("FINRA") and 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. Using the Public mobile app or website, our customers can place orders to buy and sell stocks and exchange-traded funds ("ETFs"). We offer all NYSE- and NASDAQ-listed stocks and ETFs, other than securities that trade for less than $1/share or have a market capitalization under $15 million. You can buy fractional shares of many of the securities available on our platform. We do not offer options, mutual funds, OTC securities or fixed income products. While we do not have account minimums, when you deposit money into your account, there may be a minimum amount required.

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.

Public Investing is an introducing broker-dealer. Trades that you place through the Public mobile app or website are executed, cleared and settled by Apex Clearing, and your funds and securities are custodied by Apex Clearing. Public Investing delivers trade confirmations and account statements to our customers, all in electronic format.

For additional information on our products and services, please visit our app or the Public website at public.com, as well as public.com/disclosures.

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 placed using the Public mobile app or website. 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 transfer money from your brokerage account to your bank account via ACH for free. You also have the option of making an “instant withdrawal” from your brokerage account to your debit card for a fee. To learn more about instant withdrawal fees, please see our Fee Schedule.
● Underlying Fees Associated with ETFs: You may pay management fees (e.g., expense ratio) or other charges for ETFs you purchase. These fees are explained in more detail in each ETF’s prospectus.
● Tipping: When you use the Public mobile app or website to invest – for example, when you place a trade - you may be given the option to leave a tip for Public Investing. Whether and how much to 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 account 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 make sure you understand what fees and costs you are paying.

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 conflict 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:

- We make money on cash held in your account through a cash sweep program. We do not pay you interest on those balances. This program creates a conflict of interest for us because we have an incentive for you to maintain uninvested cash in your account.
- When you open an account with us, you agree to Apex Clearing’s fully-paid securities lending program. You can always opt-out. If you are enrolled, securities in your account may be lent out by Apex. Apex earns a fee for lending your securities, which it shares with us but not with you. Apex’s securities lending program creates a conflict of interest for us because you do not earn a return and there are some risks to you from participating in the program. See here for more information about those risks.

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. To learn more about how we make money, please visit How Does Public 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?