

## Customer Relationship Summary

### One Growth Securities LLC

Effective August 27, 2025

#### Introduction

One Growth Securities LLC (referred to as “OnePay Invest” “we” or “us”), is a broker-dealer registered with the U.S. Securities and Exchange Commission and a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer brokerage accounts and services to retail investors. Our focus is on buying and selling securities as an agent for our customers (that’s “you”). We currently offer individual accounts that are completely self-directed and only available to you online or through our mobile app. Self-directed means we don’t offer you advice on strategies or securities, nor do we monitor or manage your investments. These accounts are booked as margin accounts, but do not offer leverage for you to borrow against the assets in the account. See our help article [What’s a Margin Account?](#) for more information. We have no minimum to open an account or maintenance size, but we may close accounts that are dormant.

We utilize a clearing firm, DriveWealth for clearing and custody of trades. Your account is introduced to DriveWealth on a full-disclosed basis, which means we share information with them to provide our service to you.

#### **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?*

#### What fees will I pay?

We do not charge you commissions on transactions; However, you will be responsible for certain regulatory and other third-party fees that we pass on to you. You will also pay fees for certain account services. For a full accounting of these fees, please view our [Fee Schedule](#).

When you invest in Exchange Traded Funds (“ETFs”) it’s important to know these funds generally charge a fee called the operating expense ratio, which can change over time. This fee is asset based (a percentage of the fund) and ongoing. Some funds may offer temporary discounts on these fees that can expire and increase the fee you pay. To understand how these fees are calculated consider the following example: You make a \$10,000 investment in an ETF with a 0.50% operating expense ratio, which means over the course of the year you will pay about \$50 to the fund.

**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?*

What are your legal obligations to me when providing recommendations as my broker-dealer? 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 services we provide to you. Here are some examples to help you understand what this means:

- We receive a share of the clearing firm's revenue on stock lending and payment for order flow, and other ancillary service fees. "Payment For Order Flow (PFOF)" are payments received by our clearing firm from third-party market centers to which it routes your orders for part or all of your transactions, so our clearing firm and we have an incentive for you to trade more.
- Our affiliates make money on proprietary products (e.g. OnePay Cash) and services that are sponsored or offered by our affiliates.

**Conversation Starter:**

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

How do your financial professionals make money?

Our registered representatives are salaried and do not have bonuses or commissions tied to product sales.

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starter:**

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

Additional Information

For additional information about our services, visit [Hyperlink to Homepage]. If you would like additional, up-to-date information or a copy of this disclosure, please call us [Phone number].

**Conversation Starter:**

- *"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?"*