

*Effective as of August 18, 2025*

*This important information about Green Pier Fintech LLC (“Green Pier”) is provided to comply with the federal securities laws. It does not create or modify any agreement, relationship or obligation between you and Green Pier (or your financial professional). Please consult your Green Pier customer agreement for the terms and conditions that govern your relationship with us.*

Green Pier is a registered broker-dealer with the U.S. Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.

## **1. What investment services and advice can you provide me?**

A Green Pier brokerage account could be a good option if you are interested in opening a retail brokerage account that:

- Allows you to invest in securities such as National Market System (“NMS”) stocks and exchange traded funds (“ETFs”); and
- Uses “digital-first” communication and provides account support primarily through email or via our website.

For additional information about the products and services Green Pier offers see the Products, Services, and Conflicts of Interest document and other information found at <https://general.greenpier.com/disclosures/list.html>.

With a Green Pier self-directed brokerage account, you are solely responsible for deciding how you want to invest, to monitor your account, and place to trades. You will make all decisions regarding the purchase or sale of investments; Green Pier will not provide recommendations or monitor your account or investment decisions. You may be assessed fees based on brokerage activities, please refer to <https://general.greenpier.com/disclosures/list.html> for additional information.

Brokerage accounts are also available to you when you work with a third-party unaffiliated adviser such as a registered investment adviser (“Intermediary”). If you open your brokerage account through an intermediary, you or your intermediary will make all decisions regarding the purchase or sale of investments; Green Pier will not provide recommendations or monitor your investment decisions, or your intermediary, for you. Some intermediaries limit the investment products and services available to you. Please contact your intermediary for more information on the available services and investments, conflicts of interest, and any fees you will pay.

**Conversation Starters:** *Given my financial situation, should I choose a brokerage service? Why or why not? What is your relative experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

## **2. What fees will I pay?**

The fees that you will pay depend on whether you work directly with Green Pier in a self-directed account or through an intermediary. If you establish a retail relationship directly with Green Pier, there are no commissions charged on online transactions for NMS stocks and ETFs. Sell orders for equities are charged a regulatory fee. If you work with GP through an intermediary, such as a registered investment advisor, please contact your intermediary for details on the fees that you will pay for your advisory services and any additional fees related to brokerage activities.

Green Pier may charge a regulatory fee on sell trades to offset the charges imposed on Green Pier by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations (collectively, “SROs”). The fees collected from Green Pier are used by the SROs and the SEC to recover the costs for supervising and regulating the securities markets and securities professionals. Green Pier determines the amount of regulatory fees charged to customers and that regulatory fees may differ from or exceed the charges imposed on Green Pier by the SROs. These differences are caused by various factors, including the rounding methodology, the use of allocation accounts, transactions, or settlement movements for which a fee by the SROs may not be assessed, and differences between the dates of changes to rates charged by the SROs. The regulatory fees are included on your trade confirmations as well as the activity section of your monthly statement.

**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.** For more information about fees and costs, please refer to the materials available at <https://general.greenpier.com/disclosures/list.html>

**Conversation Starter:** Help me understand how 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?

### **3. 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 individualized recommendations. Green Pier’s normal order handling involves routing order flow on an agency basis to exchanges and/or unaffiliated broker dealers and does not profit or receive payment related to such trading. However, upon receiving orders for fractional share quantities, Green Pier facilitates these transactions by trading as principal for its own account and thus may make a profit or incur a loss in that process.

For further information on these conflicts, see the Products, Services, and Conflicts of Interest document and other information found at <https://general.greenpier.com/disclosures/list.html>

**Conversation starter:** How might your conflicts of interest affect me, and how will you address them?

### **4. How do your financial professionals make money?**

Our representatives work for a salary and variable compensation. They do not receive commissions or other compensation related to Green Pier client assets or Green Pier clients’ investment activities.

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

Yes. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** As a financial professional, do you have any disciplinary history? For what type of conduct?

### **6. Additional Information:**

For more information about our brokerage services, or to view a copy of this Form CRS, an investor can go to <https://general.greenpier.com/disclosures/list.html>. To request up-to-date information, the latest Form CRS or a hard copy of materials that are hyperlinked above, contact 833-486-1816.

**Conversation Starter:** Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me.