

# FIN2 CUSTOMER RELATIONSHIP SUMMARY

Effective Date: TBD, 2022

## INTRODUCTION

FIN2 LLC ("FIN2", "we", 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 and it is important for the retail investor 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?

FIN2 offers self-directed brokerage accounts to retail investors to facilitate the buying and selling of fractional and whole share equity and Exchange Traded Fund ("ETF") securities. FIN2 offers access to many NYSE or Nasdaq-listed securities. Customers' buy and/or sell orders are fulfilled through FIN2's carrying broker-dealer, DriveWealth LLC ("DriveWealth"). The minimum investment amount is \$1, except in the case of Round Ups (as defined in the [FIN2 Customer Account Agreement](#)) where the minimum investment amount is \$0.01. FIN2 only offers access to taxable and limited purpose margin accounts; no credit is extended to customers with limited purpose margin accounts.

FIN2 does not make any securities recommendations to customers, does not provide any form of investment advice to customers, and does not monitor customer investments. You, the retail investor, make the ultimate decision regarding the purchase or sale of investments. Our employees do not make recommendations or provide investment advice, and none of our registered representatives are employed to manage your account. On the other hand, our registered representatives are permitted and able to assist you with the platform.

We do not offer proprietary investment products. We do not require account minimums to open or maintain a brokerage account with us.

Questions you may want to ask your financial professional:

- 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?

See [here](#) for more information.

## WHAT FEES WILL I PAY?

FIN2 accounts are free to open, require no minimum balance to maintain, and charge no commission fees. The costs you may incur for our brokerage services are Exchange and Regulatory fees that we pass directly to you. Although FIN2 does not charge commissions, FIN2 may make money on your trades, such as from payment for order flow. The more you trade, the more money we make. More information about our fees may be found [here](#).

Questions you may want to ask your financial professional:

- 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?

See [here](#) for more information.

These costs and fees we've outlined will apply to you 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.

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 you. [Here](#) is an example to help you understand what this means.

We may receive a portion of the payment for order flow (PFOF) earned by our carrying partner, DriveWealth, for directing your orders to execution venues. We mitigate this conflict of interest by regularly reviewing the execution quality of your orders.

Questions you may want to ask your financial professional:

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

See [here](#) for more information.

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

FIN2 employees are compensated by salary and discretionary bonuses. Employees' bonuses are based on factors including company and individual performance. FIN2 employees are not compensated based on commissions, fees, performance of your accounts, the amount of your assets, the products you buy or sell, or revenue earned from services chosen by you or trades placed by you.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

FIN2 does not have any legal or disciplinary history. None of our financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### Questions you may want to ask your financial professional:

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

See [here](#) for more information.

## ADDITIONAL INFORMATION

You can find additional information about FIN2 and our brokerage services by visiting us [here](#). To request up-to-date information or a copy of this Customer Relationship Summary, email us at: [support@fin2llc.com](mailto:support@fin2llc.com) or call us at 855-955-1012. We do not assign registered representatives to manage our customers' accounts. FIN2 is a broker-dealer, not an investment adviser. You may visit this page if you wish to view additional information on the questions in the text boxes.

### Questions you may want to ask your financial professional:

- Who is my primary contact person?
- Who can I talk to if I have concerns about my account or questions about your services? See [here](#) for more information.