Uphold Securities INC.
Form CRS Customer Relationship Summary May, 2026

Introduction

Uphold Securities INC is registered with the U.S. 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 you to understand these differences. 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?

We provide retail self-directed investors the ability to buy and sell exchange-traded securities through our mobile application.

Recommendations: We do not make recommendations of account types, securities, or investment strategies. *Monitoring*: We will make available your account statements on our mobile application. We do not monitor or manage accounts.

Investment Authority: You are solely responsible for trading and investment decisions in your account. We do not have the authority to manage your accounts on a discretionary basis and we do not trade in your accounts.

Limited Investment Offerings: We offer a limited selection of investments. Other firms could offer a wider range of choices, some of which might have lower costs. The investments offered primarily include publicly traded equities, exchange traded funds (ETFs) and options. Our firm trades most stocks, ETFs and options that are listed on major US stock exchanges, such as NYSE and NASDAQ, but may limit certain securities due to low market capitalization or trading volume.

Account Minimums and Other Requirements: We do not currently impose any minimum or maximum account balances, although we reserve the right to impose them in the future.

Additional Information:

Conversation Starters. Ask your financial professional—

- **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?

Transaction-Based Fees: We do not charge commissions for executing buy and sell orders.

Other Fees and Costs: The Clearing firm charges fees associated with specific activity in your account, such as wire transfer fees, ACH fees, and fees for outgoing transfers and other regulatory trading fees. 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

Additional Information:

Conversation Starter. 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?**

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 services we provide you. Here are some examples to help you understand what this means.

Conflicts of Interest: We earn money based on a client's trades that are executed at certain firms. We also earn interest on the cash balance in your account, and we can earn money for the securities you may lend through the fully paid securities lending program. This presents an incentive for us to encourage clients to trade, hold cash in their account and participate in the fully paid securities lending program.

Regarding Proprietary Products, Third-party payments, and Principal Trading: N/A as we do not sell investments that are issued, sponsored, or managed by us or our affiliates and we do not receive compensation from third-parties (other than the revenue sharing disclosed below). We also do not engage in proprietary trading.

Revenue Sharing: As noted above, our clearing firm shares with us the payments they receive from trade execution venues when they send your orders to these venues for execution, and the payments they receive for lending the securities in your account, if you have elected to participate in the fully paid securities lending program we offer.

Fractional Shares: We facilitate transactions in fractional shares that are less than one full share. We have an incentive to encourage you to buy these shares as they are not transferable and therefore encourage you to remain as a client.

Additional Information:

Conversation Starter. Ask your financial professional—

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

How do your financial professionals make money?

Employees are not paid commissions and instead are paid a salary. Because employees do not provide individualized advice, such compensation is not based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, the product sold or product sales commissions.

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals

Additional Information Regarding Our Financial Services:

For additional information see Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter: Ask your financial professional—

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

Additional Information

For additional information about our brokers and services, please see Investor.gov, and your account agreement. You may also call us at 888-296-2128 or send us a support ticket to obtain copies of these documents at any time.

Conversation Starters. Ask your financial professional—

- **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?**