



December 2024

Introduction

Apex Fintech Brokerage Services LLC (hereinafter, "we", "us", "our", or "AFBS") 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. It is important that you understand the 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 and advice can you provide me?

We offer app and web-based brokerage services allowing retail and institutional investors ("you" or "customers") to purchase and sell certain NYSE and NASDAQ-listed stocks, exchange-traded funds ("ETFs") and money market mutual funds ("MMMF") through the AFBS mobile application (the "App") and website (the "Web"). Both the App and Web allow you to open an account in your name and trade fractional shares of many of the securities offered. We are an introducing broker-dealer, which means your funds and securities will be custodied by our designated clearing firm, Apex Clearing Corporation ("Apex"). Apex is responsible for servicing your account by executing, clearing, and settling your trades, preparing and distributing account statements, trade confirmations, distributing voting materials, and facilitating corporate actions.

Our brokerage services are self-directed, which means that we execute trades only upon your instruction and have no discretion over your account activity. We do not make recommendations regarding securities transactions or investment strategies involving securities. We do not monitor your account or the trade instructions you submit for suitability. We offer access to investment tools and education to help you make investment decisions, but these tools are provided for informational and educational purposes only. It is your responsibility to select assets that satisfy your individual and entity account needs.

We do not offer listed options, derivatives, bonds, over the counter or other unregistered securities, or proprietary products. Account registration is limited to a single "individual" or "entity" account per user, under their exclusive control, and solely for their benefit. When utilizing our App or Web interface, we do not currently require customers to maintain a minimum account value and have a minimum transaction size of \$5 for buy orders and \$1 for sell orders. There is a \$5 minimum for ACH transfers and a \$10 minimum for any scheduled repeat investment.

For answers to our conversation starters, please visit our disclosures page [here](#).

Conversation Starters	<i>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?</i>
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What fees will I pay?

AFBS does not charge commission fees for trades placed using our App or Web products. Customers may incur charges imposed by the designated custodian and other third parties. These include transfer fees,

Apex Fintech Brokerage Services LLC

Customer Relationship Summary ("Form CRS")

administrative fees and other fees and taxes on brokerage accounts and securities transactions. ETFs also charge internal management fees, which are disclosed in the fund's prospectus. We do not receive these fees or any other compensation from ETF managers. 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. I understand that when investing in Money Market Mutual Funds ("MMMF") through AFBS, these funds are subject to internal management fees, which may include 12b-1 fees that are passed down to Customers. These fees are detailed in each fund's prospectus, which I agree to review prior to investment. You may pay fees and costs associated with your investments, whether you make or lose money. If passed through, these 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 additional information regarding our fees and costs, please refer to our Fee Schedule posted on our website [disclosures](#).

Conversation Starter	<i>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?</i>
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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 recommendations or investment advice. 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.

- We make money on cash balances 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 hold cash in your account. For more information, please refer to the disclosures page on our website [here](#).

Conversation Starter	<i>How might your conflicts of interest affect me, and how will you address them?</i>
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How do your financial professionals make money?

Our financial professionals are paid salaries, discretionary bonuses and stock options based on their overall job responsibilities and performance. Our financial professionals do not receive commissions or other compensation related to customer assets or customer investment activities.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) or [BrokerCheck](https://www.brokercheck.com) 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 [here](#). You can also request up-to-date information, send inquiries, and request a written copy of our Form CRS by contacting AFBS via apexdirect@apexfintechsolutions.com.

Conversation Starters	<i>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?</i>
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While your account is entirely self-directed and our platform is fully-integrated through our website and smartphone application, certain customer service representatives are able to assist you. Investors can submit questions and concerns by opening a support ticket through the App, by emailing apexdirect@apexfintechsolutions.com or by visiting our website [here](#).