APEX SMS TERMS AND PRIVACY STATEMENT

Last Updated: November 16, 2026

Apex Fintech Solutions Inc. and Apex Clearing Corporation (together, "Apex") provide the Ascend Investor platform, which your financial services provider may offer to you under its own brand. This statement explains how Apex sends verification codes by text message when you sign in to that platform, and how Apex handles the information that you provide when you choose text message verification.

1. Verification codes

If you choose text message as your verification method, Apex will send a verification code by text message to the mobile number that you provide each time you sign in or need to confirm your identity. Apex will use this text messaging program only to send verification codes.

2. Your choice

Text message verification is optional. You do not need to agree to receive text messages in order to open or use an account, and you may choose another available verification method (such as email).

3. Message frequency and cost

Message frequency varies because Apex sends a code only when you sign in or need to confirm your identity. Message and data rates may apply, depending on your mobile plan. Mobile carriers are not liable for delayed or undelivered messages.

4. How to stop messages or get help

You may reply STOP to any verification text message to stop receiving text messages from this program. If you reply STOP, Apex will stop sending verification codes to that mobile number and you will need to use another verification method to sign in. You may reply HELP for assistance, or you may contact your financial services provider's support team or Apex at: https://investorhelp.apexfintechsolutions.com/.

5. How Apex handles text messaging opt-in data

In this statement, "text messaging opt-in data and consent" means the record that you chose text message verification and agreed to receive verification codes by text message to your designated phone number. Apex will not share text messaging opt-in data and consent with any third parties, other than the service providers that deliver text messages on behalf of Apex, the financial services provider through which you access the platform, and any person to whom the law requires Apex to disclose that information.

6. Scope of this statement

This statement applies only to text messaging opt-in data and consent. This statement does not affect how Apex may use or share customer information as permitted under Apex's Consumer Privacy Notices. Apex may update this statement by posting a revised version on this page.