

## PUBLIC: FEE SCHEDULE

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Depending on the type of account you hold and the transaction involved, more than one section of this Fee Schedule may apply. Where applicable, these fees are cumulative and should be read together.

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### Section 1 Brokerage Services

Fees charged by Open to the Public Investing, Inc. (“Public Investing”)<sup>1</sup>, a registered broker-dealer and member of FINRA & SIPC, are listed below.

#### Stocks and ETFs:

Fee Type	Regular Fees	Premium Member Fees <sup>2</sup>
US-listed stocks and ETFs: trades during regular market hours (9:30 AM – 4:00 PM EST)	\$0	\$0
US-listed stocks and ETFs: trades during extended market hours (4:00 AM – 9:30 AM & 4:00 PM – 8:00 PM EST)	\$2.99 per trade	\$0
OTC stocks	\$2.99 per trade	\$0

#### Execution Fees for Routing of US-Listed Stocks and ETFs:

Customers placing an equity order through their self-directed Public Investing brokerage account can select how their order is routed.<sup>3</sup> Certain route elections may incur an execution fee from Public Investing.

<sup>1</sup> Regulatory agencies charge us fees for certain trades, which we pass onto you; see the [Regulatory Trading Fees](#) section below. If you are investing in stocks and ETFs as part of an Investing Plan, the fees described in the [Investment Plans](#) section below apply instead.

<sup>2</sup> Public Premium is a paid subscription service that gives you access to advanced data and insights, enhanced trading features, expanded portfolio management tools, and lower fees on certain trades. The Premium subscription fee waived for accounts over \$50,000; otherwise it is \$10 monthly and \$96 annually.

<sup>3</sup> Any order routing selection and its corresponding execution fee (if any) will not apply to the customer’s orders for OTC securities or orders placed in connection with an Investment Plan, Direct Index Account, or Generated Assets Account. Public Investing will select the appropriate route for such orders.

Equity Order Routing Selection	Execution Fee
<u>Wholesale</u> . Orders are routed to one of several wholesalers.	\$0
<u>Smart Order</u> . Orders are routed to a mix of single-dealer platforms, ATS's, and exchanges.	\$0.003 per share
<u>Lit Exchanges Only</u> . Orders routed to one of the major stock exchanges.	\$0.003 per share

### Options:

Fee Type	Regular Fees	Premium Member Fees
Options (Stocks & ETF's) <sup>4</sup>	\$0	\$0
Options (Index Options) <sup>5</sup>	\$0.50 per contract	\$0.35 per contract

### Bonds (Transaction Fees):

Type of Bond	Fee per \$100 of par value
<b>Treasury Bonds<sup>6</sup></b>	
Ultrashort (0-1 Years)	\$0.100
Short (1-3 Years)	\$0.250
Medium (3-10 Years)	\$0.250
Long (10+ Years)	\$0.250
<b>Corporate Bonds</b>	
Ultrashort (0-1 Years)	\$0.350
Short (1-3 Years)	\$0.500
Medium (3-10 Years)	\$0.500
Long (10+ Years)	\$0.5000

### Margin Interest Rate:

Margin / Debit Balance	Margin Interest Rate <sup>7</sup>
Up to \$50,000	4.90%
\$50,000 up to \$100,000	4.75%
\$100,000 up to \$1 million	4.50%
\$1 million up to \$10 million	4.25%

<sup>4</sup> Receive a rebate of \$0.06-0.18 per stock or ETF options contract if you enroll in the Options Rebate Program. Rebate amount depends on the underlying security, whether the trade was placed via API, and your trading volume during the current and prior month. See full Program terms [here](#).

<sup>5</sup> Exchanges also charge Public Investing fees for index options trading, which we pass on to you to help cover our costs. See exchange fees for index options [here](#).

<sup>6</sup> If you are investing in US Treasury Bills through your separate treasury account with Jiko Securities, the fees in the [Jiko Account](#) section below apply rather than the fees in this section.

<sup>7</sup> The formulas used to calculate the margin interest rates above are subject to change at Public Investing's discretion. For details on the margin interest computations and charges, please see the "Margin Credit Terms & Policies" section of the [Margin Disclosure Statement](#).

\$10 million up to \$50 million	4.20%
\$50+ million	3.95%

### **Short Selling:**

If you have an open short position in your account, Public Investing can charge a stock borrow fee based on the prevailing borrow rate of the stock. The borrow rate fluctuates and changes throughout the day. The daily accrued borrow cost is calculated based on the largest short position held open each day, multiplied by the end of day market price multiplied by the quoted borrow rate divided by 360.<sup>8</sup>

### **Investment Plans:**

*Trading of stocks and ETFs is offered by Public Investing, which charges a transaction fee based on the number of stock and ETF assets in your Investment Plan. Trading in cryptocurrencies is offered by zerohash, which also charges a transaction fee based on the order amount.*

Number of Stock & ETF Symbols in Investment Plan	Regular Fees	Premium Member Fees
1-3 symbols	\$0.49 per recurring purchase	\$0
4-10 symbols	\$0.99 per recurring purchase	\$0
11-20 symbols	\$1.99 per recurring purchase	\$0

Amount of Cryptocurrency in Investment Plan	Fee Amount
Any order value	1.25% of order amount

## **Section 2** **Crypto Services**

### **Crypto Transaction Fees (non API):**

*Cryptocurrency trading, execution, and custody services are provided by Zero Hash LLC and ZH Liquidity Services LLC (“zerohash”). The transaction fees charged by zerohash are listed below.<sup>9</sup>*

Minimum Order Amount	Maximum Order Amount	zerohash Crypto Fee
\$0.01	\$10.00	\$0.49
\$10.01	\$25.00	\$0.69
\$25.01	\$50.00	\$1.19
\$50.01	\$100.00	\$1.69
\$100.01	\$250.00	\$3.29

<sup>8</sup> See [Short Selling Disclosures](#) to learn more.

<sup>9</sup> If you are investing in cryptocurrencies as part of an Investing Plan, the fees described in the “[Investment Plans](#)” section below apply instead.

\$250.01	\$500.00	\$6.29
\$500.01	--	1.25% of order amount

### **Crypto Transaction Fees (API accounts)**

*The below fees apply to crypto orders executed through first-party API and Agentic API. The transaction fees charged by zerohash are listed below.*

<b>Monthly crypto trading volume</b>	<b>zerohash Crypto Fee</b>
\$0K-\$10K	0.60%
\$10K-\$50K	0.50%
\$50K-\$100K	0.40%
\$100K-\$1M	0.30%
\$1M-\$15M	0.20%
\$15M-\$100M	0.15%
\$100M+	0.10%

**Note:** Trading volume is based on the total executed trades at the time the order is placed, and does not include (1) any pending orders, or (2) the value of the order being submitted. Once your trading volume reaches a new fee tier, that rate applies through the end of the following calendar month.

### **Crypto IRA Accounts:**

*Crypto IRAs offered by Alto Trust Co., a New Mexico trust company and the Crypto IRA custodian. In addition to the crypto transaction fees listed in the immediately preceding section, your Crypto IRA incurs a custodial fee that accrues daily and is charged monthly in arrears.*

<b>Fee Type</b>	<b>Fee Amount</b>
Crypto IRA Custodial Fee	0.05% per month based on the daily balance of your Crypto IRA, less any transaction fees paid in connection with Crypto IRA transactions in that month.
Crypto IRA Transaction Fees	See <a href="#">Crypto Transaction Fees</a> section above.

**Note:** The Crypto IRA Custodial Fee is calculated daily by multiplying 0.05% by the net market value of your cryptocurrency assets in your Crypto IRA as of 4:00 p.m. ET, and then dividing by the number of calendar days in the applicable month. The fees due for each calendar month shall consist of the aggregate of the determined daily fee for each day in that calendar month (less any transaction fees as described above).

## **Section 3** **Accounts**

### **Advisory Accounts:**

*Investment advisory services for Generated Assets Accounts, Direct Index Accounts, and Treasury Accounts (collectively, "Advisory Accounts") are provided by Public Advisors LLC ("Public Advisors"), an SEC-registered investment adviser. Public Advisors charges an annual advisory fee ("Management Fee") that is calculated as a percentage of the market value of your Advisory Account. This fee accrues daily and is deducted from your account on a monthly basis.*

For **Generated Assets Accounts**, the annual Management Fee is 0.49%.

For **Direct Index Accounts**, the annual Management Fee is 0.19%.

For **Treasury Accounts**,<sup>10</sup> different rates are applied to different portions of the Treasury Account's assets, as described below:

Tier	Treasury Account Portfolio Value	Annual Management Fee <sup>11</sup>
1	The first \$25,000	0.29%
2	The next \$75,000, up to \$100,000	0.24%
3	The next \$900,000, up to \$1,000,000	0.19%
4	The next \$4 million, up to \$5,000,000	0.14%
5	Assets over \$5,000,000	0.09%

**NOTE:** Brokerage services for your Advisory Account are provided by Public Investing, an affiliate of Public Advisors. Public Advisors' Management Fee covers only the advisory services provided by Public Advisors; you may also be charged for brokerage services for your Generated Assets, Direct Index or Treasury Accounts by Public Investing, for example [mark-ups for Treasury Bond transactions](#). All such brokerage fees: (1) are found in the rest of this Fee Schedule; (2) are separate and distinct from the Management Fee; and (3) shall be borne by the customer.

### **Bond Accounts:**

*Bond Accounts are offered by Public Investing.*

Fee Type	Fee Amount
Bond Account Monthly Maintenance Fee	Premium Members: \$0 Non-Premium Members: \$3.99 per month
Bond Account Transaction Fees	Transactions in your Bond Account are charged the transaction fees described in the <a href="#">Bonds (Transaction Fees)</a> section above.

### **Jiko Account:**

*Through Public, certain customers may have opened a "Jiko Account" with Jiko Securities, Inc. ("Jiko"), a separate broker-dealer registered with FINRA and SIPC. A Jiko Account is a Jiko brokerage account that allows you to easily make recurring investments in 6-month US Treasury Bills for as little as \$100. Jiko charges its customers a monthly management fee, which it deducts from your Jiko Account.*

Fee Type	Fee Amount
Jiko Management Fee	0.05% per month based on the average daily balance of your Jiko Account

<sup>10</sup> If you are investing in Treasury Bills through your separate account with Jiko Securities, then the [Jiko Account section](#) of this Fee Schedule shall apply rather than any of the fees described in this section.

<sup>11</sup> For example, a Treasury Account that holds up to \$25,000 in Treasuries and cash will be charged the Tier 1 fee. A Treasury Account with an aggregate value between \$25,001 and \$100,000 will be charged the Tier 1 fee on the first \$25,000 in assets and the Tier 2 fee on the balance of the assets. A Treasury Account with an aggregate value between \$100,001 and \$1 million will be charged the Tier 1 fee on the first \$25,000 in assets, the Tier 2 fee on the next \$75,000 in assets, and the Tier 3 fee on the balance of the assets. And so on.

**Note:** The fees described in the [Bond Accounts](#) section above, which are charged by Public Investing, do not apply for your Jiko Account.

#### **Section 4 Administrative Fees**

*Public Investing charges the below administrative fees for brokerage accounts.<sup>12</sup>*

#### **Transfer & Money Movement:**

<b>Fee Type</b>	<b>Fee Amount</b>
Automated bank transfer (ACH) into and out of your account	Incoming ACH: \$0 Outgoing ACH: \$0
Wire transfers into and out of your account <sup>13</sup>	Incoming wire: \$0 Outgoing wire (domestic): \$25
ACAT transfers into and out of your account	Incoming ACAT: \$0  Outgoing ACAT: \$100
Domestic overnight check delivery	\$50
Returned check, ACH, or wire & recall/stop payments <sup>14</sup>	\$30
Instant Withdrawals	Up to 3.5% of the amount withdrawn, subject to a minimum of \$1
Outgoing DRS transfer fee	\$115.00 per security
Foreign exchange transaction fee: <ul style="list-style-type: none"> <li>• Non-USD currency into USD (for deposits); or</li> <li>• USD currency into non-USD currency (for withdrawals)</li> </ul>	0.30% of total volume of FX transaction
Free Delivery / DTC Delivery	\$25 per CUSIP / symbol
Crypto Transfers	Public does not charge fees for crypto transfers into or out of your zerohash cryptocurrency account.  However, withdrawals are subject to network fees, which are payments to network validators for processing transactions. Such fees vary based on network congestion and transaction complexity. In addition to network fees, zerohash also charges a

<sup>12</sup> zerohash and Public Investing do not charge fees for crypto transfers into or out of your zerohash account. However, such transfers are subject to crypto network fees, which are payments to network validators for processing transactions. Such fees vary based on network activity and transaction complexity.

<sup>13</sup> Check with your bank to see if they charge any additional fees.

<sup>14</sup> Check with your bank to see if they charge any additional fees.

	KYT fee of \$0.53, and the KYT fee is incorporated into the network fee.
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**Account Services:**

Fee Type	Fee Amount
Electronic delivery of account statements, trade confirmations, prospectuses, and tax forms	\$0
Paper account statements	\$5 per statement
Paper trade confirmations	\$2 per trade confirm
Paper check request	\$5
Return mail	\$2
ACH reversal <sup>15</sup>	\$30
ACH notice of change/correction	\$5
Domestic overnight mail	\$50
International overnight mail	\$100

**Account Maintenance:**

Fee Type	Fee Amount
Account maintenance	\$0
Escheatment processing	\$75
TOD account transfer	\$200
Margin debit balance	<a href="#">Contact us</a>
Inactivity fee <sup>16</sup>	\$3.99 every month
Cash debit balance sell-out	\$10

**Miscellaneous Fees:**

Fee Type	Fee Amount
Restricted accounts	\$15

<sup>15</sup> Check with your bank to see if they charge any additional fees.

<sup>16</sup> Inactivity fee is charged for accounts with less than \$70 in total value and no activity over the last 6 months

Worthless securities processing	\$30
Non-transferable securities	\$10 per month
Tender offer / reorg processing (domestic)	\$50
Exercise of voluntary corporate actions, including equity warrants	\$50
Reverse split trading expedited processing <sup>17</sup>	Premium Members: \$0 Non-Premium Members: \$0.99 on each qualifying sell order

### **Section 5 Regulatory Fees**

#### **Regulatory Trading Fees:**<sup>18</sup>

*These are fees<sup>19</sup> charged by regulatory agencies or exchanges, and passed onto the investor. These fees are subject to change without notice. You should always check the current posted Fee Schedule before placing trades in your account.*

<b>Fee Type</b>	<b>Fee Amount</b>
SEC regulatory transaction fee	\$0.00002060 per \$1,000,000 of principal (equity and equity option sells)
Trading activity fee (TAF)	\$0.000166 per share (equity sells), \$0.00279 per contract (equity option sells), and \$0.00105 per bond (bond sells). Equity fees are capped at \$8.30 per trade and bond fees are capped at \$1.05 per trade.
Options regulatory fee (ORF)	\$0.02295 per contract (option buys & sells).
Consolidated Audit Trail (CAT) fee	\$0.000009 per share (equity buys & sells) and \$0.0009 per contract (option buys & sells). If fees are less than \$0.01, the fee is rounded down to \$0.
OCC clearing fee	\$0.02 per contract (option buys & sells). Fees are capped at \$55.

*As always, our investors are our top priority. If you have any questions or concerns about your fees, [let's talk!](#)*

<sup>17</sup> This fee is only charged if you purchase a stock that will be subject to a reverse split and subsequently sell that stock within 90 days following the reverse split.

<sup>18</sup> Each fee is rounded to the nearest penny, with a one penny minimum, unless stated otherwise.

<sup>19</sup> For buy or sell orders of less than 10 equity option contracts, the total Regulatory Trading Fees will be capped at \$0.05 per contract.

*Public Investing reserves the right to waive or vary its fees, permanently or for a period of time, at its sole discretion for any reason. Fees are subject to change at any time. This is not an offer, or solicitation of any offer to buy or sell any security, investment, or other product.*

*Processing and service fees assessed by third parties may be passed through to your Public Investing account. Some products and services offered by Public Investing may require additional fees or transaction minimums for certain products or services not specifically listed here. Prior to placing a trade or requesting any services, it is your responsibility to ask Public Investing if any additional fees will apply.*

*Last updated as of April 6, 2026.*