

**Open to the Public Investing, Inc.  
Margin Interest Rates Table**

The margin interest rates for Open to the Public Investing, Inc. (“Public Investing”) margin accounts shall be as follows:

<b>Margin Balance</b>	<b>Current Margin Interest Rate*</b>	<b>Margin Rate Calculation</b>
Up to \$10,000	9.75%	FFTR + 5%
\$10,001 – \$50,000	8.75%	FFTR + 4%
\$50,001 – \$250,000	6.75%	FFTR + 2%
\$250,000 and above	5.75%	FFTR + 1%

\* Public Investing charges a margin interest rate that varies depending on your margin/debit balance and the upper limit of the Federal Funds Target Range. This upper limit, which is defined as “FFTR” in the table above, is set by the Federal Reserve and is subject to change without notice. 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](#). As of November 7, 2024, the FFTR is 4.75% but may change at any time without notice via this document or otherwise.