10/24/2025

Open to the Public Investing, Inc.
Summary of Business Continuity Plans

Open to the Public Investing, Inc., our FINRA regulated broker-dealer, has developed a Business Continuity Plan reflecting how the firm will respond to events that significantly disrupt our securities business. Since the timing and impact of disasters and disruptions is unpredictable, we will need to be flexible in responding to events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do via our **Public.com app** or by email to **support@public.com**, you should go to our website **www.public.com**.

If you cannot access us through either of those means, you should contact our clearing firm, Apex Clearing Corporation at (214)765-1100 or at www.apexclearing.com for instructions on how to: receive prompt access to funds and securities; enter orders; and process other trade-related transactions, including cash and security transactions for equity, ETFs, fixed income, and US Treasuries offered by Public Investing. Please note that this does not relate to trades in cryptocurrencies and US Treasury investments offered by Jiko. All questions pertaining to these products, should be directed to:

- Cryptocurrencies: zerohash at support@zerohash.com
- US Treasury investments: Jiko at 1-833-333-5456 or support@jiko.io

Our Business Continuity Plan – We plan to recover as quickly as possible and resume business operations after a significant business disruption. We intend to respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; mission critical systems; financial and operational assessments; alternate communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Apex Clearing Corporation backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments as quickly as possible. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as impacting only our firm's office, the city where we are located or the entire region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In the event of a significant business disruption, we have plans in place to move to a back-up location or remote locations as necessary. In either situation, we plan to continue our business and transfer operations to our clearing firm, if necessary, and notify you through our website **www.public.com** or from within the **Public.com app.** If the significant business disruption is so severe that it prevents us from remaining in business, we assure our customers of their prompt access to their funds and securities and the continued safe custody of such assets, to the extent provided under SIPC.

For more information – If you have questions about our business continuity planning, you can contact us at **support@public.com**.