



Account Interest Program Terms:

Open to the Public Investing Inc. (Public Investing) will be offering a 2.5% interest rate on cash balances up to a

\$10,000 threshold per client. At the discretion of Open to the Public Investing Inc. this program can be adjusted or terminated at any point in time.

- Public Investing will be offering a 2.5% interest rate on cash balances up to a \$10,000 threshold per client for each Qualified Account. Customers with multiple accounts will have their cash balances combined and treated as if in a single account for the purposes of this Interest Program and will be subject to the \$10,000 limit on a combined basis.

- To be considered a Qualified Account, a user must have an approved brokerage account and meet all other criteria outlined in these Interest Program terms.

- Best efforts will be used to credit a client accounts on a monthly basis, although there is no guarantee to the Interest payment delivery within this Timeframe.

- This is not an offer, solicitation of offer, or advice to buy or sell securities or open a brokerage account in any jurisdiction where Open to the Public Investing Inc. is

not registered. All investments involve risk and past performance of a security or financial product does not guarantee future results or returns.

● Open to the Public Investing Inc. is not responsible for any taxes related to this Account Interest program.

● This offer is not transferable or saleable and is valid for U.S. residents only. Employees or contractors or people affiliated with Open to the Public Investing Inc. or members of their household are not eligible. Employees of any securities or regulatory organization or exchange are not eligible. Other restrictions may apply.

● This program is only available to U.S. residents residing within the United States and who are otherwise qualified to open a Open to the Public Investing Inc. Account.

● SIPC Coverage - SIPC protects against the loss of cash and securities – such as stocks and bonds – held by a customer at a financially-troubled SIPC-member brokerage firm. The limit of SIPC protection is \$500,000, which includes a \$250,000 limit for cash. Most customers of failed brokerage firms are protected when assets are missing from customer accounts. There is no requirement that a customer reside in or be a citizen of the United States. A non-U.S. citizen with an account at a brokerage firm that is a member of SIPC is treated the same as a resident or citizen of the United States with an account at a SIPC member brokerage firm.



- The interest rate on deposits can change as often as daily, without prior written notice to the Client.

- To calculate interest on accounts, each day, the settlement date cash balance is multiplied by the interest rate and divided by 360. Interest accrued for each day during the period is added up and paid out on or after the 16th of each month, as long as it's a business day.

- Open to the Public Investing Inc. reserves the right to decline requests for enrollment into the Interest Program at its discretion. There is no guarantee that the Interest Program will be paid and Open to the Public Investing Inc. reserves the right to terminate an individual from the program or change or end the Interest Program as a whole at any time.

