

## Client Relationship Summary (CRS Form)

Trading Direct, a division of York Securities Inc., is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our brokerage services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

### ***What investment services and advice can you provide me?***

Trading Direct, a division of York Securities Inc. offers brokerage services to retail investors. These services include the buying and selling of equities, mutual funds, bonds and options. As a discount broker, all of our accounts are self-directed. We do not offer any investment advice.

Trading Direct, a division of York Securities Inc., requires an initial minimum balance of \$500 to open a new account.

For additional information, please visit: [www.tradingdirect.com/Products-and-Services](http://www.tradingdirect.com/Products-and-Services)

**Conversation Starters.** Ask our financial professional these questions to learn more:

- > Given my financial situation, should I choose a brokerage service? Why or why not?
- > What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

### ***What fees will I pay?***

Trading Direct, a division of York Securities Inc., charges commissions for buying and selling equities, bonds and options. There may also be commissions and fees associated with buying and selling mutual funds.

Additionally, some other common fees/charges are stated below:

- Other transactions (money transfers, account transfers, corporate reorganizations etc.)
- Margin interest charges
- Account maintenance fees and inactivity fees
- Paper statement fees and paper confirm fees

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please visit <https://www.tradingdirect.com/pricing/Interest-Rates>

**Conversation Starter –**

- > Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested.

### ***What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?***

We do not provide recommendations to retail investors creating no known conflicts of interests with our clients. If a conflict were to arise, we would update this form. For additional information, please visit [www.tradingdirect.com](http://www.tradingdirect.com).

### ***How do your financial professionals make money?***

We do not employ registered representatives that maintain direct relationships with specific retail investors. Our financial professionals receive salaried compensation or other structured compensation that is not based on the performance of retail investor accounts.

### ***Do you or your financial professionals have legal or disciplinary history?***

Yes- You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**Conversation Starter –**

- > As a financial professional, do you have any disciplinary history? For what type of conduct?

**Conversation Starter –**

- > Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information about Trading Direct, a division of York Securities Inc., or to request a copy of this relationship summary please visit [www.tradingdirect.com](http://www.tradingdirect.com). You may also call 1-800-925- 8566 or email [info@tradingdirect.com](mailto:info@tradingdirect.com) to request up to date information or a copy of this relationship summary.