

Client Relationship Summary (CRS)

Brokerage industry regulations require York Securities, Inc. to provide and make available, this Client Relationship Summary document, to all new and existing clients of the brokerage divisions operated by the company. The divisions of York Securities, Inc. are known as “York Securities” and “Trading Direct”. York Securities is a traditional discount broker for customers who prefer to conduct business via phone. Trading Direct is an online broker for customers who prefer to use our website to conduct business. Axos Clearing LLC is the clearing firm for all accounts of York Securities, Inc.

York Securities, Inc. is registered with the Securities and Exchange Commission (“SEC”, [sec.gov](https://www.sec.gov)) as a broker-dealer, and is a member of the Financial Industry Regulatory Authority (“FINRA”, [finra.org](https://www.finra.org)), and the Securities Investor Protection Corporation (“SIPC”, [sipc.org](https://www.sipc.org)). 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. Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We do not offer recommendations to retail investors. 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. York Securities, Inc. requires an initial minimum balance of \$500 to open a new account. For additional information, visit yorktrade.com/pricing.html (for York Securities) or tradingdirect.com/pricing/Commissions (for Trading Direct). Axos Clearing LLC is the clearing firm that carries your account. We do not monitor the performance of your account. We check your account as needed, in order to satisfy regulatory and compliance rules, and to ensure your account does not present undue risk to the firm.

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?

York Securities, Inc. charges a commission for buying and selling stocks, bonds, and options. Loads or fees may be associated with buying, selling, or owning mutual funds. Other potential fees or charges derive from margin or short account interest, inactivity, paper statement or confirms, exchange and regulatory pass through, and from other activity like money or securities transfers, and stock reorganizations.

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. Visit yorktrade.com/pricing.html (for York Securities) or tradingdirect.com/pricing/Commissions (for Trading Direct) for details about all fees that may be charged.

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 for me?

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. The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means:

We receive third-party payments such as 12b-1 fees from mutual fund families, and share interest revenue with the clearing agent from customer credit and margin balances. We do not receive incentives on

Conversation Starter.

- > How might your conflicts of interest affect me, and how will you address them?

investments that you make. We do not engage in proprietary trading against customer accounts. York Securities, Inc does not receive payment for order flow.

How do your financial professionals make money?

The registered representatives that we employ do not 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. York Securities, Inc. is regulated by the SEC, FINRA, and state securities regulators. For more information, visit FINRA Broker Check at brokercheck.finra.org.

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

Yes- You can visit FINRA Broker Check at investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

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

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> 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 York Securities Inc., or to request a copy of this relationship summary please visit yorktrade.com. You may also call 1-800-221-3154 / 212-349-9700 or email info@yorksec.com to request up to date information or a copy of this relationship summary.