SpeedTrader, Inc.

2875 Route 35, Katonah NY 10536

Client Relationship Summary – June 18th 2026

SpeedTrader, Inc. ("SpeedTrader"), member FINRA/ SIPC, 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SpeedTrader offers brokerage services to retail investors. We offer access to trading platforms that allow our customers to trade stocks, options, ETFs and mutual funds, and to select their own routing options for certain transactions. SpeedTrader does not provide advice or make recommendations regarding securities transactions or strategies. We do not monitor our clients' investments or accounts. We offer only non-discretionary services. You, the retail investor, make all decisions regarding the purchase or sale of securities.

We require a minimum deposit of $2,500 to open an account. All customers must maintain an account balance of at least $25,000 to day trade. For additional information about our services, including important disclosures, please visit www.Speedtrader.com.

Conversation Starters (questions you can ask to start a conversation about relationships and services):

Given my financial situation, should I choose a brokerage service? Why or why not?
How will you choose investments to recommend to me?
What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

The principal fees and costs that you will incur for brokerage services are transaction-based fees, often called commissions. Commissions vary based on factors such as transaction size, number of shares traded, clearing firm, and route selected. Since you will be charged more when there are more trades in your account, the firm may therefore have an incentive to encourage you to trade often.

There are other fees and costs relating to the firm's brokerage services that you will pay directly or indirectly. You will be charged directly for fees such as routing or ECN fees, service fees (*e.g.*, wires, paper statements, stock reorgs, etc.), software fees, margin interest, inactivity fees, stock locate fees, short borrow fees, and fail to deliver fees.

SpeedTrader earns revenue from third-party market centers to which customer orders are routed. Some market centers pay or rebate for these orders. For additional information, please visit our website, at www.SpeedTrader.com/routing-report.

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 on fees and costs, please visit www.SpeedTrader.com and review the information under the Pricing tab.

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:

- SpeedTrader receives transaction-based compensation, which means you will be charged more when your trade activity increases. When you execute more trades, more shares, locate more stocks, and/or borrow more stocks in your account, you are charged more. The firm may therefore have an incentive to encourage you to be more active and trade often.
- SpeedTrader also receives service-based fees for wires, data, platform subscriptions, etc. The more services you use and the longer you use them, the more you will be charged.

For further information about conflicts of interest, please visit www.SpeedTrader.com and review the disclosures on the home page and in the Disclosures tab.

Conversation Starter: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?
Our financial professionals are compensated through various means, including cash and non-cash compensation. These payment structures may create potential conflicts of interest.
Our Vice President of Securities Lending is compensated in part through locate fee discounts he negotiates with third-party locate providers. This compensation structure incentivizes him to negotiate locate fees in a manner that may benefit him financially. Additionally, he has an outside business activity (OBA) with Locbox Technologies, a company that conducts business with SpeedTrader. This relationship presents a potential conflict of interest, as he may have financial incentives related to both his role at SpeedTrader and his involvement with Locbox Technologies. We mitigate these conflicts by maintaining policies and procedures designed to ensure that all transactions are conducted in the best interest of our clients. If you have any questions about these compensation structures or potential conflicts, please contact us.

Do you or your financial professionals have legal or disciplinary history?
Yes. Please visit 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?*

For additional information about SpeedTrader or to request a copy of this relationship summary please visit www.SpeedTrader.com You may also call 845-531-2487 to request up-to-date information or a copy of this relationship summary.

Conversation Starter *– Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

(REV6.18.26)