

Commerce One Financial Inc. is a registered broker-dealer with the SEC and is a member of FINRA. We are a broker dealer and provide brokerage accounts and services rather than advisory accounts and services. It is important to understand the differences and fees charged for such. For your convenience, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers and investing.

What investment services and advice can you provide me?

We offer brokerage services in connection with the purchase and sales of securities. You may select investments or we may recommend investments for your account, but the ultimate decision as to your investment strategy and the purchase or sale of investments will be yours. We can offer you additional services to assist you in developing and executing your investment strategy and monitoring the performance of your account but you might pay more. We do not offer proprietary products and we have set limitations for opening or maintaining accounts.

Some questions you might ask one of our representatives

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

What fees will I pay?

The fee you pay is based on the specific transaction and not the value of your account. With stocks or exchange-traded funds, this fee is usually a separate commission. Therefore, the more transactions in your account, the more fees we charge you. A possible conflict of interest would be encouraging a retail investor to engage in transactions. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “*mark-up*” or “*mark down*”). With mutual funds, this fee (typically called a “*load*”) reduces the value of your investment. Some investments, such as mutual funds, impose additional fees that will reduce the value of your investment over time. We charge you additional fees, such as custodian fees, account maintenance fees, and account inactivity 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.

A question you might ask one of our representatives

<i>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?</i>

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?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, 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 recommendations we provide you. Here is an example to help you understand what this means; a possible conflict of interest would be encouraging a retail investor to engage in transactions.

A question you might ask one of our representatives

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 based on a percentage of the commissions generated.

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

Yes.

Investor.gov/CRS can be used as a free and simple search tool to research us and all our financial professionals.

A question you might ask one of our representatives

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

Additional information about our services can be found on the Firm's website at www.Commerceonefinancial.com

You can also request up-to-date information about our firm as well as a copy of our relationship summary via documents@commerceonefinancial.com or (516) 227-2277

A question you might ask one of our representatives

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