

1. Non-Retirement Brokerage Accounts

For purposes of the Green Pier Fintech LLC (“Green Pier”) Brokerage Account Customer Agreement for non-retirement accounts, the core position is a free credit balance (referred to as “GCASH”) and not an investment product. Any uninvested balance in your Account will be held in GCASH. Like any free credit balance, GCASH represents an amount payable to you on demand by Green Pier. You can move your cash balance from the core position without penalty at any time. Subject to applicable law, Green Pier may use this free credit balance in connection with its business. Green Pier may, but is not required to, pay you interest on this free credit balance based on a schedule subject to change.

You do not have the option to change your default core position at this time. Green Pier reserves the right to amend the available core options and/or the options available to You or Your Account for a core position.

Interest rate for Non-Retirement Brokerage Accounts:

As of 12/15/2025, .50% interest will be paid on the GCASH free credit balance in non-retirement brokerage accounts.

Please check this disclosure often for your current rate of return.

2. Green Pier Individual Retirement Accounts (“Green Pier IRA”)

For purposes of the Green Pier IRA and the Green Pier Retirement Brokerage Account Customer Agreement, the core position is a free credit balance (referred to as “GCASH”) and not an investment product. In accordance with your adoption of the Green Pier IRA and pursuant to this disclosure, any uninvested balance in your Account will be held in GCASH. Like any free credit balance, GCASH represents an amount payable to you on demand by Green Pier. Subject to applicable law, Green Pier may use this free credit balance in connection with its business.

You do not have the option to change your default core position at this time. Green Pier reserves the right to amend the available core options and/or the options available to You or Your Account for a core position.

Green Pier does not have, and will not exercise, any authority or control over your Green Pier IRA either (i) with respect to the deposit of the cash balance in your Account in the core position, or (ii) your acceptance of any changes thereto. By maintaining your Account with Green Pier, you acknowledge and agree that you make the decision to use the core position and that neither Green Pier nor any of its affiliates is acting as a fiduciary, as defined by the Internal Revenue Code, on behalf of your IRA with respect to any aspect of the core position (or any changes thereto). You can move your cash balance from the core position without penalty at any time.

Compensation:

With respect to both investment yield and compensation to Green Pier, results will typically vary across available core options. Green Pier earns more compensation when your funds are invested in products or services offered by an affiliate of Green Pier. GCASH may not always provide the highest yield, based in part on the then-current interest rate environment.

Interest rate for Green Pier IRA:

The interest rate on GCASH will mirror the Fed Funds Rate. This is the same interest rate at which commercial banks borrow and lend to each other, on an overnight basis. The Federal Open Market Committee (FOMC) has

discretion to adjust the rate either up or down based on a range of factors during one of eight regularly scheduled meetings or during a meeting scheduled on an as needed basis. Citibank is the commercial bank that holds all GCASH balances on behalf of Green Pier Fintech LLC. For its services Citibank will retain 1% of the interest rate. Green Pier will retain 1% for its services.

The interest rate for GCASH is calculated daily and the Net Interest will be credited to Your Account on the last business day of the month. The Net Interest is the Interest Rate minus any applicable deductions. Please check this disclosure often for your current rate of return.

As of date 12/15/2025	
GCASH Interest Rate: (Feds Fund Rate)	3.50%
Citibank compensation	1%
Green Pier compensation	1%
Green Pier Customers ("Net Interest")	1.50%