Zoe Securities Fractional Share Disclosure

We allow you to purchase securities in dollar amounts rather than share quantities ("Fractional Shares"). Trading Fractional Shares presents unique risks and has certain limitations that you should understand before engaging in such activity.

We only accept market orders for Fractional Shares. Orders entered outside of regular trading hours cannot be executed. We round the amount of Fractional Shares you can purchase and own in your account down to the nearest five decimal places which may affect your ability to be credited for cash dividends, stock dividends and stock splits. You understand that you may receive dividends in an amount less than the pro rata ownership would otherwise entitle you to receive, and in certain circumstances, no dividend at all.

You will not have voting rights for the fraction of a share owned.

Fractional Share positions cannot be transferred or certificated. The Automated Customer Account Transfer System ("ACATS") does not support fractional share positions. If you want to transfer an account or specific share positions within an account to another broker, you must first sell any Fractional Share positions and transfer the cash proceeds.

Please see additional disclosures and risks provided by our clearing firm, Apex Clearing Corp., <u>here</u>.