

Interchange Capital Partners, LLC
February 7, 2024
FORM CRS - Client Relationship Summary

Interchange Capital Partners, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Investment Management, Financial Planning, Business Consulting and Selection of other Advisors.**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), municipal securities, variable annuities, mutual fund shares, United States government securities, options contracts on securities, money market funds, real estate, structured notes, ETFs, interests in partnerships investing in real estate and insurance products.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account. However, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/summary/309314>.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory 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 following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict.
- **Fixed Fees** - Payable in advance or in arrears depending on the Financial Planning or Business Consulting engagement.

Examples of the most common fees and costs that may be applicable to our clients are:

- Custodial fees and account maintenance fees;
- Fee related to mutual funds and exchange traded funds;
- Transaction charges when purchasing or selling securities; and

- Other product-level fees associated with your investments.

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/summary/309314>.

Key Questions to Ask Your Financial Professional

- **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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, 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 investment advice we provide you. Here are some examples to help you understand what this means.

- **Third-Party Payments:** A number of the Firm's Supervised Persons are licensed insurance agents and offer certain insurance products on a fully disclosed commissionable basis. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. A conflict of interest exists to the extent that Interchange Capital Partners recommends the purchase of insurance products where its Supervised Persons are entitled to insurance commissions or other additional compensation.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/summary/309314> to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals servicing your account(s) are compensated with a salary and bonus. Salary is based on the amount of client assets serviced, and bonuses are given at the manager's discretion based on individual performance and the overall performance of the firm.

The compensation paid to our financial professionals involves a conflict of interest because it presents an incentive to recommend that you add additional assets to your account.

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

Yes, our firm or our financial professionals currently have had legal or disciplinary history that has been disclosed. These events are disclosed in either our Form ADV or the specific individual's Form U4, and these documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 412-307-4230 or click the link provided <https://adviserinfo.sec.gov/firm/summary/309314>.

Key Questions to Ask Your Financial Professional

- **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?**

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Exhibit to Form CRS

Interchange Capital Partners is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on June 30, 2020.

Additionally, this update takes into account the SEC's Standards of Conduct Implementation Committee's statement that provided guidance to firms on how they can improve their Form CRS relationship summaries.

- Insurance products have been included under the **Investment Offerings** section.
- Under the "**Examples of the most common fees and costs that may be applicable to our clients**" section, we added the following:
 - Custodial fees and account maintenance fees; and
 - Fees related to mutual funds and exchange traded funds.
- The **Third-Party Payments** disclosure has been updated to remove the reference to registered representatives with a broker-dealer and amended to disclose that a number of the Firm's Supervised Persons are licensed insurance agents and offer certain insurance products on a fully disclosed commissionable basis. Interchange Capital Partner's no longer has Supervised Persons that are also registered representatives of a broker dealer.