



LIME TRADING CORP. ANNUAL ACCOUNT DISCLOSURES

Please review the information provided in this disclosure package. It contains important information regarding your account(s) with Lime Trading Corp (“Lime Trading”).

FINRA Rule 2267 Investor Education and Protection

BrokerCheck provides the ability to research the professional backgrounds, business practices, and conduct of broker-dealers and their associated persons registered with the Financial Industry Regulatory Authority (“**FINRA**”). In connection with this program, customers and prospective customers may call the BrokerCheck Hotline at (800) 289-9999 and visit the FINRA website at www.brokercheck.finra.org. An investor brochure that includes information describing the FINRA BrokerCheck Program is available from either of these sources. If you have any questions or comments, please contact your Lime Trading representative at es@lime.co

FINRA Rule 2266 Securities Investor Protection Corporation (SIPC) Statement

Lime Trading’s customer securities accounts are carried by its clearing firms. Securities in accounts carried by a clearing firm are protected in accordance with the Securities Investor Protection Corporation (“SIPC”) up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection on claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC’s board of directors. Coverage does not protect against a decline in the market value of securities, nor does coverage extend to certain securities that are considered ineligible for coverage.

For more details on SIPC, or to request an SIPC brochure, visit www.sipc.org or call 202-371-8300. Unless otherwise disclosed, securities and other investments held through a clearing firm are not FDIC-insured, not bank guaranteed, and may lose value.

Anti-Money Laundering Policies and Customer Identification Program

To assist the U.S. government’s fight against the funding of terrorism and to prevent money laundering activities, federal laws and regulations require financial institutions to obtain and verify information that identifies each customer who opens an account. To this end, Lime Trading has established a compliance program which includes: (1) internal policies, procedures and controls; (2) the designation of a compliance officer dedicated to oversee its anti-money laundering efforts; (3) an ongoing employee training program; and (4) provisions for an independent auditor to test the implementation of Lime Trading’s Anti-Money Laundering (“AML”) Program.

As part of Lime Trading’s Compliance/AML Program, when opening an account, Lime Trading is required to obtain your name, address, tax information and other information and documentation that will be utilized to verify your identification. For accounts other than natural persons (e.g., a corporation, partnership, trust, etc.) Lime Trading will request identifying documents evidencing the existence of the entity, such as articles of incorporation, a government-issued business license, a partnership agreement or a trust agreement.

Lime Trading may also request to see a valid government issued form of identification evidencing nationality or residence and bearing a photograph such as a driver’s license, passport or other identifying documents for the control persons or beneficiaries of the account.

As required by federal law, if Lime Trading is unable to verify your identity, Lime Trading will not be able to open an account or establish a relationship with you. Lime Trading reserves the right to request additional information or documentation at any time at its sole discretion. Material changes in account information should be sent to es@lime.co. While Lime Trading may be required to disclose this information pursuant to applicable laws, rules or regulations, it will otherwise be retained in confidence according to its Privacy Policy.



Options Trading

Options involve risk and are not suitable for all investors. There is no guarantee that the option strategies promoted will accomplish the stated objectives. Options trading is considered speculative and may result in the loss of a portion of or all of your initial investment and/or funds in excess of the principal invested. Prior to buying or selling an option, you should read the “Characteristics and Risks of Standardized Options” document, which is known as the options disclosure document (“**ODD**”). Electronic copies of the ODD and any supplements are available on the Options Clearing Corporation website, which is located at the following link: <http://www.optionsclearing.com/about/publications/character-risks.jsp>

There are special risks associated with uncovered option writing which expose the investor to potentially significant loss. Therefore, this type of strategy may not be suitable for all customers approved for options transactions.

- The potential loss of uncovered call writing is unlimited. The writer of an uncovered call is in an extremely risky position, and may incur large losses if the value of the underlying instrument increases above the exercise price.
- As with writing uncovered calls, the risk of writing uncovered put options is substantial. The writer of an uncovered put option bears a risk of loss if the value of the underlying instrument declines below the exercise price. Such loss could be substantial if there is a significant decline in the value of the underlying instrument.
- Uncovered option writing is thus suitable only for a knowledgeable investor who understands the risks, has the financial capacity and willingness to incur potentially substantial losses, and has sufficient liquid assets to meet applicable margin requirements. In this regard, if the value of the underlying instrument moves against an uncovered writer’s options position, your Lime Trading representative may request significant additional margin payments. If you do not make such margin payments, Lime Trading may liquidate stock or option positions in your account, with little or no prior notice in accordance with your margin agreement.
- For combination writing, where an investor writes both a put and a call on the same underlying instrument, the potential risk is unlimited.
- If a secondary market in options were to become unavailable, investors could not engage in closing transactions, and an option writer would remain obligated until expiration or assignment.
- The writer of an American-style option is subject to being assigned an exercise at any time after he has written the option until the option expires. By contrast, the writer of a European-style option is subject to exercise assignment only during the exercise period.
- You are expected to have read and clearly understand the ODD. In particular, your attention is directed to the chapter entitled Risks of Buying and Writing Options. This chapter does not address all of the risks entailed in writing uncovered options

Further, in order to properly represent orders entered on exchanges, Lime Trading is required to indicate whether public customer orders are “**Professional Orders**.” To comply with this requirement, Lime Trading is required to review its customers’ activity on at least a quarterly basis to determine whether orders that are not for the account of a broker or dealer should be represented as Professional Orders. Under circumstances where Lime Trading identifies a customer who has placed an average of more than 390 orders in listed options per day during any month of a calendar quarter, Lime Trading will represent that customer’s orders as Professional Orders within five (5) days of the next calendar quarter. If, during a quarter, an exchange identifies a customer for which orders are not being represented as Professional Orders but that has averaged more than 390 orders per day during a month, the exchange will notify Lime Trading, and Lime Trading will be required to change the manner in which it is representing the customer’s orders within five (5) days. Additionally, broker-dealers that route listed option orders to Lime Trading have an obligation to review such order flow and appropriately designate customer orders as Professional Orders.



Extended Hours Trading - Risks of Extended Hours Trading

There are unique risks associated with trading in securities at times that are outside the ordinary trading hours for the exchange(s) ("**Extended Hours Trading**"). Customers are responsible for familiarizing themselves with the hours of the relevant markets upon which they trade and for determining when to place orders for particular securities, how they wish to direct those orders, and what types of orders to use. Lime Trading's offer of Extended Hours Trading does not constitute a recommendation or conclusion that Extended Hours Trading will be successful or appropriate for all customers or trades.

a) Risk of Lower Liquidity. Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

b) Risk of Higher Volatility. Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

c) Risk of Changing Prices. The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening of the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

d) Risk of Unlinked Markets. Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

e) Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular market hours. Similarly, important financial information is frequently announced outside of regular market hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

f) Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

g) Risk of Lack of Calculation or Dissemination of Underlying Index Value or Intraday Indicative Value ("IIV"). For certain derivative securities products, an updated underlying index value or IIV may not be calculated or publicly disseminated in extended trading hours. Since the underlying index value and IIV are not calculated or widely disseminated during extended hours trading sessions, an investor who is unable to calculate implied values for certain derivative securities products in those sessions may be at a disadvantage to market professionals.

Pre-market session orders are accepted from 8:00 am EST to 9:30 am EST and Post-market session orders are accepted from 4:00 pm EST to 6:00 pm EST.

- Lime Trading offers access to the extended hours market sessions via direct connections to various electronic trading networks ("**ECN**").
- Only limit orders are accepted in the extended hours market sessions, no other order types will be accepted, such as market, stop, trailing stop, etc.
- To place an order during the extended hours sessions, the order must be placed as a "Day+" order. Additional ECN charges will be incurred upon any executions in the extended hours market sessions.
- Orders for securities that have been halted by either the U.S. Securities and Exchange Commission ("**SEC**") or FINRA will not be accepted during the regular market session nor during the extended hours market sessions.
- The actual date of a transaction will be the trade date for all transactions whether in the regular market session or the extended hours market sessions.



Order Handling Not Held orders

A “not held” order means a customer is giving Lime Trading discretion over the time and price at which the order is to be executed. All orders sent to the Lime Trading Smart Order Router or algorithmic suite will be considered Not Held leaving the price and time of execution to the discretion of Lime Trading.

SEC Rule 607 Disclosure

Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) their policies regarding payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) their policies for determining, in the absence of specific customer instructions, where to route customer orders that are the subject of payment for order flow, including a description of the extent to which orders can be executed at prices superior to the National Best Bid / Offer (“**NBBO**”). Certain venues offer cash credits or rebates for orders that provide liquidity to their books and charge explicit fees for orders that extract liquidity from their books. Other venues are inverted, meaning they offer those benefits for orders that remove liquidity from their books and charge fees for orders that provide liquidity to their books. Lime Trading routes orders to exchanges that provide these programs and may be eligible for these benefits under the relevant exchange rules. For any execution, customers of Lime Trading may request that it identify the venue on which their transactions have been executed, and advise whether Lime Trading netted a rebate from such venue during the relevant time period. Lime Trading routing decisions are based on a number of factors, including but not limited to, price, liquidity, venue reliability, cost of execution, likelihood of execution and potential for price improvement. Lime Trading provides its practices in accordance with SEC Rule 607 to its customers through Lime Trading’s website, which is available at <https://lime.co/disclosure-statements/>.

Payment for Order Flow

Lime Trading does not base equities or options order routing decisions on the receipt of payment for order flow or any other order routing inducements. Lime Trading effectively manages this potential conflict of interest by adhering to its duty to achieve best execution. In addition, Lime Trading provides customer disclosures regarding its payment for order flow practices, and makes order routing determinations independently from any rebates or similar payments that it may receive. For further information regarding Lime Trading’s best execution practices, please see the Best Execution Statement which can be found at <https://lime.co/disclosure-statements/>. Lime Trading does not have in place any incentives for equaling or exceeding an agreed upon order flow volume threshold, such as additional payments or a higher rate of payment; nor does it have in place any disincentives for failing to meet an agreed upon minimum order flow threshold, such as lower payments or the requirement to pay a fee. Lime Trading does not have in place volume- based tiered payment schedules; nor does it have any agreements in place regarding the minimum amount of order flow that it will send to a venue.

SEC Rule 606 Disclosure

SEC’s Rule 606 (“**Rule 606**”) requires broker-dealers, such as Lime Trading, that route customer orders in equity and option securities, to make publicly available quarterly reports that, among other things, identify the market centers to which customer orders are routed for execution. Section (a)(1) of Rule 606 provides information on the routing of held, “non-directed orders,” defined as any order that the customers has not specifically instructed to be routed to a particular venue or market center for execution. For these “non-directed orders,” Lime Trading has selected the execution venue on behalf of its customers. The Rule 606 Report (the “**Report**”) presents the order routing information by calendar month and is divided into three sections:

- Section 1 – National Market System (“**NMS**”) stock orders in securities included in the S&P 500 Index;
- Section 2 - NMS stock orders in securities that are not included in the S&P 500 Index; and
- Section 3 - NMS securities that are exchange-listed options.

Each section of the Report includes information concerning certain market centers to which Lime Trading has routed orders, sets forth the percentage of various types of non-directed orders routed to these market centers (e.g., market, marketable limit, non-marketable limit, other), and discusses the material aspects of Lime Trading’s relationship with these market centers. Material aspects of the relationship include a description of the terms of any payment for order flow and any profit-sharing arrangements that may influence a broker-dealer’s order routing decision. Lime Trading SEC Rule 606 report can be found at <https://lime.co/wp-content/uploads/2022/03/SEC-Rule-606-Disclosure-Statement.pdf>



Section (b)(1) of Rule 606 requires broker-dealers to disclose to its customers, upon request, for held orders in NMS stocks and orders in NMS securities that are option contracts, the identity of the venue to which the customers' orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders.

Section (b)(3) of Rule 606(b)(3) requires broker-dealers to provide a customer, upon request, an individualized report concerning how it handled that customer's not held orders in NMS stocks for the prior six months. This report must be divided into separate sections for a customer's directed orders and non-directed orders, in conformance with the "XML schema" published on the SEC website and is required to be produced within seven business days of the customer's request. Clients may request a report generated pursuant to SEC Rule 606(b)(3) by contacting Lime Trading.

FINRA Rule 5320

FINRA Rule 5320 generally prohibits a member firm that accepts and holds a customer order from trading for its own account at terms that would satisfy the customer order, unless the member immediately thereafter executes the customer order at the same or better price than it traded for its own account. While Lime Trading does not trade on a proprietary basis, in the normal course of its business, Lime Trading may require the ability to trade on a principal basis for error and accommodation purposes. As such, Lime Trading may, during the course of such transactions, trade on a principal basis at prices that may satisfy the customer's order. Should you not wish to permit Lime Trading to act in this capacity, you must contact Lime Trading to revoke its ability to trade in this manner for your account.

FINRA Rule 5270

In the normal course business, Lime Trading may require the ability to trade on a principal basis for error and accommodation purposes. Such principal orders may impact the price of pending customer order flow. Lime Trading, however, uses reasonable efforts to avoid or minimize any such impact and to obtain best execution for any pending customer orders.

Principal Trading

Lime Trading does not engage in any of the following activities: (1) at-risk proprietary trading; (2) market making; (3) capital commitment; and/or (4) establishing directional positions. In the normal course of business, Lime Trading may require the ability to trade on a principal basis for error and accommodation purposes.

Large Trader Reporting - SEC Rule 13h-1

Large Trader Reporting requires a person or entity that meets the definition of a Large Trader, pursuant to SEC Rule 13h-1 to: (1) Identify itself to the SEC via the filing of a form 13H; (2) obtain a Large Trader ID ("**LTID**") from the SEC, and (3) Provide their LTID to all executing and clearing registered broker-dealers through which they transact in NMS securities and identify each account to which the LTID applies. A Large Trader is defined as a person or entity whose trades in NMS equity securities and/or listed options for their own account, or any account which they exercise discretion over, that equals or exceeds either 2 million shares or \$20 million during any calendar day, or 20 million shares or \$200 million during any calendar month. Any customer qualifying as a Large Trader must submit their LTID related information to es@lime.co

Rule 15c3-5 and Market Access

SEC Rule 15c3-5 (the "**Market Access Rule**") requires broker-dealers with, or providing access to, trading securities on exchanges or alternative trading systems ("**ATs**") to establish, document, and maintain a system of risk management controls and supervisory procedures reasonably designed to manage the financial, regulatory and other risks in connection with market access. Lime Trading has developed reasonably designed controls in order to comply with the Market Access Rule that will reject or block orders that exceed previously defined risk parameters.

Lime Trading employs policies, procedures, and controls to manage its regulatory, financial, and/or market access risks effectively in accordance with SEC Rule 15c3-5. Accordingly, Lime Trading monitors a customer's trading activity to detect potential systems issues, identify potential regulatory violations, provide product support, and/or oversee the application of the customer's risk limits. As a user of Lime Trading's market access and other brokerage services, you are responsible for ensuring that you, your investors, customers, clients, employees, principals, officers, directors, and/or agents abide by applicable laws and rules when submitting orders to Lime Trading. In addition, you are reminded to establish your own risk management policies, procedures, and/or controls and to monitor your investment positions and/or trading activities closely. Moreover, you should maintain these policies, procedures, and controls independently from any market access or risk management checks that are employed by Lime Trading. The risk management checks employed by Lime Trading include but are not limited to a max order quantity, max notional value and limit price check.



Regulation Best Interest Disclosure Statement

Lime Trading offers a variety of account and investment options to both retail and institutional customers. Brokerage fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, and investment advisers.

Affiliated Entities

Lime Trading is affiliated with an SEC registered investment adviser, Lend Academy Investments, LLC. Lend Academy Investments, LLC offers a variety of advised securities accounts and services. You can find more information regarding Lend Academy Investments, LLC by visiting www.adviserinfo.sec.gov.

About This Document

This document is meant to provide additional information and disclosures regarding Lime Trading pursuant to the SEC's Regulation Best Interest.

Capacity in Which Your Financial Professional Is Acting

The financial professional(s) assisting you is a registered representative of Lime Trading. You can check the financial professional at <https://brokercheck.finra.org/>, which will allow you to search for your financial professional by name and review their background and experience in the securities industry, as well as additional information regarding Lime Trading.

Material Limitations

In a self-directed brokerage relationship, Lime Trading will act as your agent to complete securities and other investment transactions at your direction and on your behalf. While Lime Trading can, in its discretion, provide you with general educational materials and investment research, in a self-directed brokerage relationship, Lime Trading and its account representatives will not make investment recommendations to you, and you will not be assigned an account representative.

There are material limitations to the financial products and services Lime Trading provides. Lime Trading approves and offers only certain account types, products, and securities. There may be additional account types, products, and securities that are not offered by Lime Trading, which may benefit you and your portfolio. In addition, those that we do offer, may be available at a lower cost through another firm.

Additionally, while financial professionals associated with Lime Trading are licensed to offer certain account types, products, and securities, your financial professional will not recommend a particular account type, product, and/or security which may benefit you and your portfolio. You can check to see the licenses your financial professional holds, by visiting <https://brokercheck.finra.org/>.

Requirements for You to Open or Maintain an Account with Lime Trading Corp.

There is a minimum investment requirement to begin trading which can be found at <https://lime.co/pricing/>.

Account Fees

In addition to the minimum balance requirements, commissions and sales charges described above, customers can also be charged commissions and sales charges, direct fees and charges for miscellaneous account services, including, but not limited to transaction processing, transfers, margin, ticket charges, inactivity, and account maintenance. For a complete list of these charges and fees, you should review your account agreement and/or fee schedule on our website <https://lime.co/pricing/>.

For additional information about our services or a copy of this disclosure, please call 1-855-274- 4934 (toll free) where you can request up-to-date information and a copy of Lime Trading Corp.'s Form CRS.

**Conflicts of Interest**

Lime Trading may receive shared revenues, fees, and/or payments from third parties (i.e., clearing firms, market makers, research vendors and tools, etc.) which could create an incentive to offer certain products or services.

Understanding Risk

Lime Trading does not provide tax, legal or accounting advice. Accordingly, it encourages each customer to consult their own personal tax, legal and/or accounting advisers in order to understand the potential consequences associated with a particular investment strategy.

Investing in securities involves risk of loss that customers should be prepared to bear. Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment or investment strategy will be profitable for a customer's investment portfolio.

Past performance is not indicative of future results. A customer should not assume that the future performance of any specific investment, investment strategy, or product will be profitable or equal to past or current performance levels. Lime Trading cannot assure that the investment objectives of any customer will be realized. For additional product-specific risks, customers should review their prospectus, offering document, or similar materials and consider them carefully prior to making an investment decision.



Client Relationship Summary

Lime Trading Corp. is registered with the U.S. Securities and Exchange Commission (“**SEC**”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“**FINRA**”), the New York Stock Exchange (“**NYSE**”), the Securities Investor Protection Corporation (“**SIPC**”), and the National Futures Association (“**NFA**”). Lime Trading Corp. offers a variety of account and investment options to both retail and institutional customers.

Brokerage fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Lime Trading Corp. is a registered broker-dealer that provides a self-directed brokerage platform for investors. Our brokerage services include at your direction. Among other products, we offer domestic equities, options, Futures, exchange traded funds (ETFs), and money market funds. We do not recommend investments, provide advice or monitor your brokerage account unless we state otherwise in writing. You must meet certain investment minimums to open a brokerage account. We do not review the performance of your account and your trades should be based on your risk tolerances and investment objectives. Our employees are registered representatives for the purposes of providing customer service and trading support. Our employees are not investment advisors and therefore, do not offer any investment advice. You make the ultimate decision regarding the purchase or sale of investments. If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment.

Conversation Starters. Ask your financial professional:

- *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 fees you pay will depend on the type of brokerage services you choose. You may pay us a fee called a commission, for each investment you buy or sell. The more transactions you make, the more fees you pay us. As a result, we have an incentive for you to trade more frequently and in greater volume because we generally receive more fees when you do so.

You may also pay regulatory, exchange and clearing firm fees that are passed through to the customer. These fees may be in addition to execution fees or commissions charged. Further, you can incur additional fees in the form of margin interest if you have a margin account and fees to borrow stock for short sales.. You may also pay fees associated with back-office processing, such as check, wire and maintenance fees custodial or administrative services, such as wire transfers, returned checks, retirement account closeouts, and express mail delivery and commission sharing agreements . 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.

These fees are shown on your customer statement.

Mutual funds, ETFs, and similar products typically charge their own separate fees and other expenses. See the applicable prospectus or offering document for more information about these fees and expenses.

Conversation Starters. 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 providing recommendations?
How else does your firm make money and what conflicts of interest do you have?**

We do not make 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.

Examples of Ways We Make Money and Conflicts of Interest

We receive 12b-1 payments from certain mutual funds. We have an incentive for you to invest in third-party funds that pay us distribution (“12b-1”) fees over funds that do not pay us 12b-1 fees, or those that pay us lower fees.

We receive compensation for directing equity and options order flow to certain market participants.

Third-Party Products: Lime Trading may receive payments, credits, reductions in our costs and/or conference support from third-party product managers, sponsors, intermediaries, and platform providers (or their affiliates), including from our clearing brokers (ABN AMRO, Axos, Vision, and Wedbush) and third-party asset management platform providers.

Conversation Starters. Ask your financial professional:

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

For additional information, please see [Regulation Best Interest Disclosures](#) and other applicable documents.

How do your financial professionals make money?

Our financial professionals are salaried employees who are not paid commissions for products sold, transactions executed, or the amount of assets serviced

Conversation Starters. Ask your financial professional:

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

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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

For additional information about our services, please call 1-855-274-4934 (toll free) where you can request up-to-date information and a copy of Form CRS and/or a copy of the Regulation Best Interest disclosures.

Conversation Starters. 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?*

Clearly Erroneous Transactions

If a transaction is eligible for review under FINRA Rule 11890 (the “**Rule**”), Lime Trading may, on a best-efforts basis, file a clearly erroneous petition on the client’s behalf. In most cases, a clearly erroneous execution will be the result of an obvious error in any term, such as price, number of shares or other unit of trading, or identification of the subject security. Clearly Erroneous filings (“**CE**”) should be submitted within 30 minutes of the transaction.



Privacy Policy

Lime Trading understands that confidentiality and security of the personal information (“**Personal Information**”) that you share with it is important. Lime Trading is responsible for the Personal Information that we may collect in the manner discussed below. Lime Trading (referred to, at times, using phrases such as “we”, “us” or similar phrases) is committed to protecting the privacy of Personal Information, including Personal Information related to individuals who may be clients, employees, agents, job applicants or others. In this regard, we have developed policies and practices designed to protect the privacy of your Personal Information. By opening an account at Lime Trading or by utilizing the products, services and applications available through Lime Trading, you have consented to the collection and use of your Personal Information in accordance with this privacy policy (“**Privacy Policy**”). Please read this Privacy Policy carefully.

This Privacy Policy is based on the privacy and data protection principles common to the countries in which we operate. This Privacy Policy is intended to summarize the Lime Trading’s data protection practices generally and to advise our clients, prospective clients, job applicants, website visitors and other third parties about privacy policies that may be applicable.

This Privacy Policy is specifically addressed to those who provide Personal Information to Lime Trading or who visit or use Lime Trading’s websites, trading platforms, software applications and/or social media sites.

How do we collect your Personal Information and what Personal Information do we collect?

Lime Trading collects and processes Personal Information from you. This may include, among other things, information:

- provided during the account application processes or during use of any Lime Trading website applications (for example, your name, email address, telephone number, birth date, tax ID number, investment objectives, etc.);
- acquired as a result of the transactions you conduct through Lime Trading systems or in connection with services offered by Lime Trading;
- received from consumer-reporting agencies; and
- collected through Internet cookies (for further information on our use of cookies, please see our Cookie Policy).

Are you required to provide Personal Information?

In order for you to utilize our services, you will provide us with your Personal Information entirely voluntarily. In many circumstances Lime Trading cannot take action without utilizing certain of your Personal Information, for example, because this Personal Information is required to process your instructions or orders or provide you with access to our services or marketing materials. In many cases, it would be impossible for us to provide the services to you without the relevant Personal Information.

For what purposes will we use your Personal Information?

We may use your Personal Information for the following purposes (“**Permitted Purposes**”):

- To provide you with brokerage and other services available on our platforms, and/or to deal with any requests or inquiries you may have;
- To pursue legitimate interests, including to carry out, monitor and analyze our business or operations;
- To conduct our recruiting processes;
- To contact you (unless you tell us that you prefer us not to) regarding features and functionality that may be of interest to you;
- To enter into or carry out contracts of various kinds;
- To conduct monitoring by us or any other person on our behalf using various methods, including: (i) the use of “intelligent” automated monitoring tools; (ii) through random monitoring of systems, for example systematically via electronic communication recording tools; (iii) specific monitoring of systems for example in relation to investigations, regulatory requests, subject access requests, litigation, arbitration or mediation; (iv) data tracking, aggregation and analysis tools that pull data from various disparate data sources to draw linkages and/or detect behavioral patterns, interactions or preferences for analysis (including predictive analysis); and/or (v) using other similar monitoring technology that may become available from time to time;
- To comply with applicable laws or regulations in any country;
- To provide third parties information in connection with the proposed or actual financing, insuring, sale, securitization, assignment, or other disposal of all or part of our business (including accounts) for the purposes of evaluating and performing the proposed transaction; and
- For any other purpose for which your Personal Information was provided to us.



Lime Trading may process your Personal Information for the following purposes after obtaining your express consent where legally required:

- To communicate with you through the channels you have approved to keep you up to date on the latest developments, announcements and other information about Lime Trading services, products and technologies;
- To conduct customer surveys, marketing campaigns, market analysis, or promotional activities; and
- To collect information about your preferences to create a user profile to personalize and foster the quality of our communication and interaction with you (for example, by way of newsletter tracking or website analytics).

Where legally required, with regard to marketing-related communication, we will only provide you with such information after you have opted in and we will also provide you with the opportunity to opt out at any time if you do not wish to receive further marketing-related communication from us. We like to keep our customers, personnel and other interested parties informed of company developments, including news relating to Lime Trading that we believe is of interest to them. If you do not wish to receive publications or details of events or seminars that we consider may be of interest to you, please let us know by contacting Lime Trading at cs@lime.co. Where legally required, we will not use your Personal Information for taking any automated decisions affecting you or creating profiles other than described above.

Depending on which of the above Permitted Purposes we use your Personal Information for, we may process your Personal Information on one or more of the following legal grounds:

- Because processing is necessary for the performance of a customer's instruction or other contract with you or your organization;
- To comply with our legal obligations (for example, to keep pension records or records for tax purposes);
- Since processing is necessary for the purposes of our legitimate interest or those of any third-party recipients that receive your Personal Information, provided that such interests are not overridden by your interests or fundamental rights and freedoms; and
- Since processing is useful or necessary in our discretion and is not prohibited under the law of the relevant jurisdiction.

In addition, the processing may be based on your consent where you have expressly given that to us.

Who we share your Personal Information with, and in what circumstances

We may share your Personal Information in the following circumstances:

- We may share your Personal Information with affiliates on a confidential basis as allowed by applicable law or where required for the purpose of providing products or services and for administrative, billing and other business purposes. An affiliate is a company that we own or control or with which there is common ownership with us and our parent company;
- We may instruct our service providers, domestically or abroad, to process Personal Information for the Permitted Purposes on our behalf and in accordance with our instructions. Lime Trading generally requires these service providers to enter into confidentiality agreements with Lime Trading that limit their use of the information that they receive. Such agreements prohibit the service provider from using Lime Trading's customer information that they receive other than to carry out the purposes for which the information was disclosed. If required by law, Lime Trading will retain control over and will remain responsible for your Personal Information and will use appropriate safeguards to ensure the integrity and security of your Personal Information when engaging service providers;
- We may share information with joint marketing partners and alliances who offer products and services that might be a value to our customers. These offers will require that they be identified that an offer is being extended because of your relationship with Lime Trading. The use of Personal Information is limited to the purposes identified in our relationship with the partner or alliance;
- We may share your Personal Information with companies providing services in the areas of fraud and crime prevention and with companies providing similar services, including financial institutions such as credit reference agencies and regulatory bodies;
- We may share your data with third parties to assist us with the conduct of our recruitment processes;
- Consistent with applicable law, we may share your Personal Information with courts, law enforcement authorities, regulators or attorneys or other parties for the establishment, exercise or defense of a legal or equitable claim or for the purposes of a confidential alternative dispute resolution process; and
- We may also use aggregated Personal Information and statistics for the purpose of monitoring website usage in order to help us develop our website and our services.



Otherwise, we will only disclose your Personal Information when you direct us or give us permission to do so, when we are allowed or required by applicable law or regulations or judicial or official request to do so, or as required to investigate actual or suspected fraudulent or criminal activities.

Personal Information about other people that you provide to us

If you provide Personal Information to us about someone else (such as one of your directors or employees or someone with whom you have business dealings), you must ensure that you are entitled to disclose that Personal Information to us and that, without our taking any further steps, we may collect, use and disclose that Personal Information as described in this Privacy Policy. In particular, you must ensure that the individual concerned is aware of the various matters detailed in this Privacy Policy, as those matters relate to that individual, including our identity, how to contact us, our purposes of collection, our Personal Information disclosure practices (including disclosure to overseas recipients), any right the individual may have to obtain access to the Personal Information and make complaints about the handling of the Personal Information and the consequences if the Personal Information is not provided (such as our inability to provide services).

Keeping Personal Information about you secure

To the extent required by law, we will take appropriate technical and organizational measures to keep your Personal Information confidential and secure in accordance with our internal procedures covering the storage, disclosure of and access to Personal Information. Personal Information may be kept on our information technology systems, those of our service providers or in paper files.

Updating your Personal Information

If any of the Personal Information that you have provided to us changes, for example if you change your email address or if you wish to cancel any request that you have made of us, please let us know by contacting Lime Trading Customer Support at cs@lime.co. We will not be responsible for any losses arising from any inaccurate or incomplete Personal Information that you provide to us.

How long do we retain your Personal Information?

Lime Trading retains your Personal Information in an identifiable form in accordance with our internal policies which establish general standards and procedures regarding the retention, handling and disposition of your Personal Information. Personal Information is retained for as long as necessary to meet legal, regulatory and business requirements. Retention periods may be extended if we are required to preserve your Personal Information in connection with litigation, investigations and proceedings or it may be retained for other reasons.

Notice to California Residents: Subject to certain exceptions and limitations, you have the following rights with respect to covered personal information.

- You have the right to request the following information from us.
 - o Specific pieces of personal information we have about you;
 - o Categories of personal information we have collected about you;
 - o Categories of sources from which the personal information is collected;
 - o Categories of personal information sold or disclosed, if any;
 - o Categories of third parties with whom the personal information was sold or disclosed; and
 - o The purpose(s) for collecting or selling the personal information.
- You have the right to request that we delete the personal information we have collected about you.
- You have the right to request to be opted out from the sale of your personal information.
- In certain circumstances, you may have the right to receive personal information concerning you in a portable format.
- You have the right not to be denied goods or services, charged different prices or rates for goods or services, or receive a differing level of quality of goods or services as a result of exercising the above rights.



The rights described above do not apply to certain categories of personal information. The personal information excluded from coverage under the California Consumer Privacy Act (“**CCPA**”) includes, among other things:

- Personal information we collect from or about you when you apply for or obtain a product or service for personal, family or household purposes;
- Personal information about communications or transactions with you when you are acting on behalf of a company or government agency to do business with us; and
- Personal information sold or bought from a consumer reporting agency for use in a consumer report in compliance with applicable law.

We will apply verifiable consumer requests to covered personal information. You or your authorized agent may submit a CCPA request via email at cs@lime.co. We will respond to authorized requests as soon as practicable and as required by law. The above rights are subject to our ability to reasonably verify your identity and authority to make these requests. In order to verify that you are authorized to submit a request, you may be required to provide the following information.

Your CCPA rights are subject to various exclusions and exceptions under the law. Under certain circumstances, we may be unable to implement your request, pursuant to applicable law. We will advise you of any reason for denying or restricting a request to the extent permitted by law.

We will not provide social security numbers, driver’s license numbers or government issued identification numbers, financial account numbers, health insurance or medical identification numbers, account passwords or security questions and answers, or other specific pieces of personal information if the disclosure presents an unreasonable risk to the security of personal information, customer accounts or our systems and network security.

Updates to this Privacy Policy

This Privacy Policy was last updated in December 2022. We reserve the right to update and change this Privacy Policy from time to time, for example, in order to reflect any changes to the way in which we process your Personal Information or changing legal requirements. In case of any such changes, we will post the changed Privacy Policy on our website or publish it otherwise. The changes will take effect as soon as they are posted on our website.

How to contact us

We welcome your views about our website and our Privacy Policy. If you have any questions about this Privacy Policy, please contact Lime Trading Customer Support at cs@lime.co.

Lime Trading Cookie Policy

What are Cookies and Web Beacons?

Cookies are pieces of data that a website transfers to a user’s hard drive for record-keeping purposes. Web beacons are transparent pixel images that are used in collecting information about website usage, e-mail response and tracking. Generally, cookies may contain information about your Internet Protocol (“**IP**”) addresses, the region or general location where your computer or device is accessing the internet, browser type, operating system and other usage information about the website or your usage of our services, including a history of the pages you view.

How We Use Cookies and Web Beacons

Lime Trading collects information from cookies and web beacons and stores it in an internal database. This information is retained in accordance with our Privacy Policy. This website uses the following cookies and web beacons:

Strictly Necessary Cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can configure your browser to block or alert you about these cookies, but certain areas of the site will not function properly. These cookies do not store any personal data.



Performance Cookies and Web Beacons

These cookies and web beacons allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. All information that these cookies and web beacons collect is aggregated and, therefore, anonymous. If you do not allow these cookies and web beacons our aggregated statistics will not have a record of your visit.

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, some or all of these services may not function properly.

Targeting Cookies and Web Beacons

These cookies and web beacons may be set throughout our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant advertisements on other sites. They do not store personal information that could identify you directly but are based on uniquely identifying your browser and internet device. If you do not allow these cookies and web beacons, you will experience less targeted advertising. The website does not track users when they cross to third party websites, does not provide targeted advertising to them and therefore does not respond to Do Not Track signals.

Managing Your Cookie Preferences

You have many choices with regards to the management of cookies on your computer. All major browsers allow you to block or delete cookies from your system. However, if you do decide to disable cookies you may not be able to access some areas of our website or the website may function incorrectly. To learn more about your ability to manage cookies and web beacons and how to disable them, please consult the privacy features in your browser or visit www.allaboutcookies.org.

This website may link through to third party websites which may also use cookies and web beacons over which we have no control. We recommend that you check the relevant third party's privacy policy for information about any cookies and web beacons that may be used.

BUSINESS CONTINUITY PLAN

Lime Trading has established an enterprise-wide business continuity planning program to assess and manage the effects of a significant emergency disruption on its business operations in an effort to provide continuity of critical business functions. Such critical business functions include entering of customer orders, completing securities transactions and providing clients' access to their cash and securities. Consistent with regulatory requirements, Lime Trading provides this disclosure statement to its clients summarizing the program.

Recovery plans are designed to restore the Lime Trading environment, which include alternative work spaces and back-up computer systems. The recovery plans are subject to annual testing. The recovery tests utilize off-site copies of data, applications, and system software. Materials identified as necessary to resume operations are stored at off-site locations with security and environmental controls. Long-range plans have been developed which relate to strategic business plans. A regular review of capacity and resource needs is performed to update processing and storage requirements.

The plan ("**Plan**") is designed to describe the actions Lime Trading will take in the event of disruptions of varying scope. The Plan includes off-site facilities for trading, critical investment systems, and operating areas. In addition, call forwarding and other telecommunication services are in place to provide continued communication between Lime Trading and its clients.

The specific details of the Plan is confidential for obvious security reasons. Lime Trading also has extensive back-up policies, procedures, and processes in place designed to handle recovery activities with minimal interruption in service if a critical system failure should occur.



Lime Trading plans to recover as soon as practicable and resume business operations after a significant business disruption. Lime Trading will respond to a disruption by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, its business continuity plan is designed to permit Lime Trading to resume operations as soon as practicable dependent on the scope and severity of the business disruption. Dependent on the severity and scope of the disruption, issues including but not limited to order entry, market data, execution speed etc. may be impacted, as Lime Trading may be operating on a best-efforts basis. Lime Trading's business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. The Plan is designed to account for the actions Lime Trading will take in the event of disruptions of varying scope and severity. This includes incidents involving a single or multiple office buildings where any of Lime Trading's offices may reside, citywide or regional events of disruption. It also includes information regarding staff unavailability, where staff members may be unable to work at their normal business location. Lime Trading leverages its remote work technology and regional and out-of-region office locations to recover critical functions, data, and system applications including alternative manual procedures identified to enable continued functionality. The Plan has been reasonably designed to allow Lime Trading to continue its business, likely at a reduced capacity, and safeguard the interests of its clients. Disruption of service at any of our service centers may result in call orders and electronic communications being rerouted to an alternative service center

Varying Disruptions – Significant business disruptions can vary in their scope, such as only Lime Trading, a single building housing Lime Trading, the business district where Lime Trading is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only Lime Trading or a building housing Lime Trading, we plan to transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we plan to transfer our operations to a site outside of the affected area and recover and resume business within 1 business day .

If the significant business disruption is so severe that it prevents Lime Trading from remaining in business, we will assure our customer's prompt access to their funds and securities. If the Securities Investor Protection ("SIPC") determines that Lime Trading is unable to meet its obligations to its customers or if its liabilities exceed its assets in violation of Securities Exchange Act Rule 15c3-1, SIPC may seek to appoint a trustee to disburse our assets to securities customers. Lime Trading will assist the appointed trustee by providing its books and records identifying customer accounts subject to SIPC regulation. Contact information for SIPC and Lime Trading's clearing firms is located on the last page of this document. For further information, please contact your Lime Trading account representative. The recovery and business continuity plans of Lime Trading are subject to modification without notice. Updates will be posted to Lime Trading's websites and customers may request this information by contacting the number above. Lime Trading does not guarantee that for every event or business disruption: (i) such plans will be successfully implemented; or (ii) such plans, if implemented will be sufficient and appropriate to avoid, deter, or mitigate the event or business disruption. In addition, in that Lime Trading is dependent upon various infrastructures (e.g., transportation, telecommunications, exchanges, and industry utilities. Lime Trading's ability to implement its plans may be impacted by issues with these infrastructures

Contacting Us

If, after a significant business disruption, you cannot contact Lime Trading as you usually do at 646-558-3232 or 855-274-4934, you should call our alternative number 855-274-4934 or contact the clearing firm holding your account (details below for instructions on how to provide prompt access to funds and securities, execute orders and process other trade-related, cash, and security transfer transactions.

NFA Background Affiliation Status Information Center (BASIC)

When opening an account and on an annual basis, Lime Trading is required to provide customers written notice of the NFA's BASIC system. As such, please see the following link: <https://www.nfa.futures.org/basicnet/>.



Trusted Contact Person

When you open a new account or update your contact information, Lime Trading will request that you provide a name and contact information for a “trusted contact person”. You are not required to do so but there are a number of reasons to provide the name of someone you trust. A “trusted contact person” is a person that you authorize us to contact in limited circumstances, such as if we have trouble reaching you or if we reasonably believe that your account may be exposed to a possible financial exploitation. Naming someone as a trusted contact person will not give that person any authority to act on your behalf, execute transactions or engage in any activity in your account. If you wish to add a trusted contact person to your account, please contact Lime Trading Customer Support at cs@lime.co.

Customer Complaint Notice – SEC Rule 17a-3(a)(18)(ii) Disclosure Statement

Lime Trading, in accordance with Rule 17a-3(a)(18)(ii), is furnishing this statement to provide you with a name, telephone number and address, if you ever need to report or notify us of a possible complaint. If, for any reason, you feel you have a complaint, please contact our Chief Compliance Officer immediately by telephone (646) 558-3232 or by mail at: Lime Trading Corp., 1 Penn Plaza, 16th Floor, New York, NY 10119.

Reporting Discrepancies and Inaccuracies

You should review account statements and trade confirmations on a regular basis. You should review your statement as soon as you receive it to make sure it correctly reflects your investment decisions and any actions you made or authorized during the relevant time period. You must notify Lime Trading immediately by telephone at 646-558-3232 or electronically at cs@lime.co if: (a) you fail to receive an accurate confirmation of an execution or cancellation; (b) you receive a confirmation that is different than your order; (c) you receive a confirmation for an order that you did not place; or (d) you receive an account statement, confirmation, or other information reflecting inaccurate orders, trades, balances, positions, margin status or transaction history.

Margin Disclosure Statement

This document provides you information about purchasing securities on margin and alerts you to the risks involved with trading securities using margin. Consult your introducing broker at Lime Trading regarding any questions you may have with your margin accounts. When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from your brokerage firm. If you choose to borrow funds from your firm, you will open a margin account with Lime Trading. The securities purchased are Lime Trading's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and Lime Trading can take action (including issuing a margin call and/or selling securities in your account) to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading on margin. These risks include:

You can lose more funds than you deposit in your account. A decline in the value of securities purchased on margin may require you to provide additional funds to the firm that has made the loan to avoid a forced sale of those securities or other securities in your account.

The firm can force the sale of securities in your account. If the equity in your account falls below legally required maintenance margin requirements or the firm's higher house requirements, the firm can sell the securities in your account to cover the margin deficiency. You also will be responsible for any shortfall in the account after such a sale.

The firm can sell your securities without contacting you. While many firms will attempt to notify their customers of margin calls, they are not required to do so. Even if a firm has contacted a customer and provided a specific date by which the customer can meet a margin call, the firm can still take necessary steps to protect its financial interest, including immediately selling the securities without notice.

You are not entitled to choose which security in your margin account is liquidated or sold to meet a margin call. Because the securities are collateral for the margin loan, the firm has the right to decide which securities to sell in order to protect itself.



The firm can increase its house maintenance margin requirement at any time and is not required to provide you advance notice. Changes in firm policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause the firm to liquidate or sell securities in your account.

You are not entitled to an extension of time on a margin call. While an extension of time to meet margin requirements may be provided, a customer does not have a right to the extension.

The IRS requires broker dealers to treat dividend payments on loaned securities positions as a substitute payment in lieu of a dividend. A substitute payment is not a qualified dividend and is taxed as ordinary income.

Industry regulations may limit your ability to exercise voting rights of securities that have been lent or pledged to others. You may receive proxy materials indicating voting rights for a fewer number of shares than are in your account or you may not receive any proxy materials.

Disclosure of Credit Terms and Policies

The following Disclosure of Credit Terms and Policies is required by the Securities and Exchange Commission and is part of your agreement with Lime Trading. It describes the terms under which your clearing and carrying firm (on behalf of Lime Trading, as your introducing firm) extend credit and charge interest and how your obligations are secured by property in your account.

Interest Charges

Lime Trading will charge interest on a daily basis on the credit we extend to you. The daily interest charges are calculated by multiplying your “daily adjusted debit balance” by the “daily margin interest rate.” Generally speaking, your daily adjusted debit balance is the actual settled debit balance in your Margin and Short Account, increased by the value of securities held short and reduced by the amount of any settled credit balance carried in your Cash Account.

Lime Trading calculates your daily-adjusted debit balance each day by adjusting your previous day’s balance by any debits and credits to your account and by changes in the value of short positions. If your daily-adjusted debit balance is reduced because you deposit a check or other item that is later returned to us unpaid, we may adjust your account to reflect interest charges you have incurred.

Lime Trading reserves the right to charge interest on debit balances in the Cash Account. Periodically, we will send you a comprehensive statement showing the activity in your account, including applicable interest charges, interest rates and adjusted daily debit balances.

Daily Margin Interest Rate

The “daily margin interest rate” is based on a 360-day year. It is calculated for each day by dividing the base margin interest rate by 360. Note that the use of a 360-day year results in a higher effective rate of interest than if a year of 365 days were used.

The applicable margin interest rate is the base rate (“Base Rate”) for all daily adjusted debit balances. Your margin interest rate will be adjusted automatically and without notice to reflect any change in the Base Rate. If your interest rate increases for any reason other than a change in the Base Rate, we will give you written notice at least 30 days prior to that change.

Compounding Interest Charges

Lime Trading compounds interest on a daily basis. Interest charges will accrue to your account each day. Lime Trading will include the charges in the next day’s opening debit balance and charge interest accordingly. The interest rates described above do not reflect compounding of unpaid interest charges; the effective interest rate, taking into effect such compounding, will be higher.



Initial Margin Requirements

The Federal Reserve Board and various stock exchanges determine margin loan rules and regulations. When you purchase securities on margin, you agree to deposit the required initial equity by the settlement date and to maintain your equity at the required levels. The maximum amount we currently may loan for common stock (equity) securities is 50% of the value of marginable securities purchased in your Margin and Short Account; different requirements apply to non-equity securities, such as bonds or options. If the market value of stock held as collateral increases after you have met the initial margin requirements, your available credit may increase proportionately. Conversely, if the market value decreases, your available credit may proportionately decrease.

Initial margin requirements may change without prior notice. We may impose anytime and without prior notice more stringent requirements on positions that in our sole discretion involve higher levels of risk; for example, higher limits may apply for thinly traded, speculative or volatile securities, or concentrated positions of securities.

You may purchase only certain securities on margin or use them as collateral in your Margin and Short Account. Most stocks traded on national securities exchanges, and some over-the-counter securities are marginable. At our discretion, we reserve the right not to extend credit on any security.

Equity securities with a market value of less than \$3 per share may not be purchased on margin or deposited as margin collateral. If the market value of a security drops below \$3 per share, the security will not be assigned any value as collateral to secure your margin obligations.



Securities Investor Protection Services
1667 K Street, NW, Suite 1000
Washington DC 20006-1620
202-371-8300
<http://www.sipc.org/>

Securities Clearing Firm Contacts

Axos Clearing LLC

15950 West Dodge Road, Ste. 300
Omaha, NE 68118
1-800-811-3487
<http://www.axosclearing.com>

ABN AMRO Clearing Chicago LLC

175 W. Jackson Blvd, Suite 2050
Chicago, IL 60604
1-312-604-8000
<https://abnamroclearing.com>

Vision Financial Markets LLC

120 Long Ridge Road, 3 North
Stamford, CT 06902
1-877-836-3949
<http://www.vfmarkets.com/>

Wedbush Securities Inc.

1000 Wilshire Blvd
Los Angeles, CA 90017
1-213-688-8000
<https://wedbush.com>

For more information – Should you have any questions concerning the annual disclosure statements you have received, you may submit questions to LTC Customer Support at cs@lime.co