

Investments FAQ



1. Can I trade on stock market holidays, bank holidays, and stock market half-days?

No, trading will be closed for the following upcoming US market holidays. You won't be able to trade on these days.

US Market Holidays:

New Year's Day
Martin Luther King, Jr. Day
President's Day and Washington's Birthday
Good Friday
Memorial Day
Juneteenth
Independence Day
Labor Day
Thanksgiving Day
Christmas

Bank Holidays:

Banking holidays may affect settlement times and cash transfer times. In addition to stock market holidays, the following upcoming US bank holidays are:

Columbus Day
Veterans Day

US Stock Market Half-Days:

Stock market trading will close at 1 PM ET on the following upcoming US market half-days:

Day before Independence Day
Day after Thanksgiving
Day before Christmas

2. Can I transfer outside assets into my InvestiFi Securities brokerage account?

Yes. Please contact InvestiFi Securities LLC to receive an Account Transfer form. Please have ready your most recent account statement for the assets you wish to transfer.

3. Can I purchase securities out of any Create Credit Union account?

No, purchases for InvestiFi Securities can only be made from checking accounts.

4. Can I transfer my InvestiFi Securities portfolio to another broker-dealer?

Yes, through the Automated Customer Account Transfer Service (ACATS). You may only transfer whole shares. The transfer will be initiated by the firm to which you want the shares transferred. Please review InvestiFi Securities Customer Agreement for more information on ACATS transfers.

5. Am I able to place limit orders or other order types?

InvestiFi Securities currently limits all buy and sell orders to market orders. Limit orders and other order types may be available in the future.

6. Are my investments taxable?

InvestiFi, InvestiFi Securites and AdvisiFi do not provide tax advice. For specific questions, you should consult a tax professional. You can find your consolidated transaction history in the documents section of the investment portal which can be used as a record of gains and losses received from trades.

7. Where are my securities investments custodied?

The cash and securities are held in your brokerage account at a qualified custodian, RQD* Clearing LLC. RQD is the executing broker of trades and custodies assets of all customers on behalf of InvestiFi Securities. Please review your InvestiFi Securities customer agreement for more information.

8. Can anyone trade securities?

Only members over the age of 18 and in good standing with Create Credit Union can buy/sell/hold securities. Commercial accounts may not be used.

9. Is my financial institution a registered broker/dealer?

No, Create Credit Union is not a broker dealer, does not offer the investments and the investments are not insured by ASI. All securities and brokerage services are offered by InvestiFi Securities LLC, FINRA/SIPC. However, Create Credit Union has partnered with InvestiFi Securities LLC (InvestiFi Securities) as your registered broker dealer. You will become a customer of InvestiFi and open a brokerage account prior to being able to trade. Your InvestiFi Securities brokerage account will be held with RQD* Clearing LLC, a registered broker dealer and InvestiFi Securities clearing broker. InvestiFi Securities and RQD are members of FINRA and SIPC.

10. Can I transfer my retirement account to my InvestiFi Securities brokerage account?

No. Not at this time.

11. Can I trade options contracts?

No. Not at this time.

12. What are dividends and how do I earn them?

A dividend is a portion of a company's earnings that is paid to a shareholder. It usually originates from the company's net profits. Any dividends earned from your investments will be automatically deposited into your checking account.

13. What happens to my portfolio if I close my account?

If you close your Create Credit Union account, you will lose access to your InvestiFi Securities brokerage account. You will need to speak with a InvestiFi Securities rep before closing your financial institution account in order to determine what to do with the securities in your portfolio. Those options include either liquidate all of your account positions or transfer whole shares to another broker-/dealer through the Automated Customer Account Transfer Service (or ACATS) before you close your account. Please see the InvestiFi Securities Customer Agreement for more information about closing your

account.

Buy and sell transactions and dividends paid are only able to be posted to a checking account at Create Credit Union. Closing the checking account will result in 1) the inability to place an order to buy a security and 2) sell transactions and dividends not being deposited to your Credit Union account.

14. Can I buy a fractional share of a stock?

Yes, you can buy fractional shares with as little as \$1.00.

15. Why did I receive a deposit even though I didn't sell a security?

Depending on the securities you hold, you may receive dividends or cash disbursement due to a corporate action. You may also receive a return of cash that is excess funds left over by a purchase of an asset. These happen automatically and there is no action needed on your part.

16. Can I change my risk tolerance?

Yes, you can do this through the user settings page.

17. Can I change my trusted contact?

Yes, you can do this through the user settings page.