

Interest Financial, LLC Form CRS – Customer Relationship Summary

October 27, 2025

Item 1 – Introduction

Interest Financial, LLC (the “Firm”) is a registered investment adviser registered with the United States Securities and Exchange Commission. Griffin is a mobile and web-based application (the “Griffin Platform”) designed to provide you with financial education, in addition to providing tools to help you with stock portfolio building and management. Griffin is owned by Griffin LLC. Interest Investments, Inc. owns both Griffin LLC and Interest Financial, LLC.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

Description of Services. To use the Griffin Platform, you need to complete a risk profile to determine your risk tolerance. The Firm provides investment advisory services to retail investors such as assessing your risk profile according to your inputs and issuing alerts for securities outside of your risk profile. The Griffin Platform is a technological tool to aid you in automatic purchases of fractional shares of the publicly-traded companies where you typically make purchases, such as retail stores or Amazon, as examples. Additionally, when making purchases at non-publicly traded companies, you can opt to put cash aside in a cash account. All purchase transactions that you make using linked debit or credit cards will be monitored and analyzed by the Griffin Platform using patent-pending proprietary algorithms. Each time you make a purchase transaction, your designated stock purchase amount, which is set at one dollar (\$1.00) by default, will be debited from your bank account and transferred to your brokerage account. The designated stock purchase amount is set by the user and can range from \$1 to \$99. Debits are accumulated and withdrawn from your bank account once a week. We will attempt to verify that your bank account has a balance equal to or greater than 150% of the accumulated debits and a bank account balance of at least \$5.00 prior to initiating the withdrawal. If this balance is not available, we cannot initiate the withdrawal. **Although we take steps to help you avoid overdrafts, we cannot control the timing of your other transactions against your account. It is your responsibility to make sure that sufficient funds are available in your bank account to support your participation in the program.**

When you make a purchase transaction at a publicly-traded company, this signals an instruction to us to purchase, using money debited from your bank account. When you make a purchase transaction at a private company, you are instructing us to deposit your designated stock purchase amount in cash in your brokerage account, if you opt-in to this feature. As part of our advisory service, we categorize the securities that are available for purchase in the program and issue alerts if you attempt to buy a security outside of your risk profile. Securities are categorized as being low, medium, or high risk using a risk rating methodology that considers asset volatility, beta, and

market capitalization. We conduct quarterly reviews of these factors and update the risk ratings for securities on the platform accordingly. These services are provided solely through the Griffin Platform. We do not provide comprehensive financial planning.

Monitoring. You will receive account statements directly from our brokers, Alpaca Securities LLC, and Apex Clearing Corporation (“Brokers”), which holds client assets. We do not make any periodic reviews of your account. However, ad hoc account reviews are performed to resolve customer support issues or to investigate issues related to potential errors or potential fraud.

Investment Authority. Investments are made based on your purchasing habits or on instructions you provide via the Griffin Platform. We do not have the discretion to choose securities for you, but we will alert you if you are attempting to purchase a security that does not match your risk profile. We provide investment advice regarding specific securities, but only in the form of algorithmic outputs based on standardized rules linked to your spending and disclosed risk profiles. For automated trades (those triggered by your spending habits), the timing of the purchases of securities is at our discretion, using the proprietary algorithm of the Griffin Platform with shares distributed to your brokerage account. Automated trades are not executed in real time concurrent with your purchase transactions, but are processed through our weekly batch system.

Limited Investment Offerings. The securities available via the Griffin Platform are a limited universe of publicly-traded stocks, which is subject to change. All users have access to the same universe of securities.

Account Minimums and Other Requirements. To use the investment advisory part of the Griffin Platform, you must open a brokerage account with a Broker and provide limited discretionary trading authority over that account to us. You will need to securely link your bank account to the Griffin Platform, and also select which debit cards and credit cards to link. There is no minimum balance required to open an account with the Brokers. Use of the Griffin Platform will result in the purchase of fractional shares. Please note that fractional shares are not transferable and you need to liquidate fractional shares prior to transferring your account. You can withdraw available cash out of your brokerage account at any time. The cash will be transferred to your linked bank account.

Additional information is available in our Form ADV Part 2A, Appendix 1 (“Wrap Fee Brochure”). You can obtain a copy of our Wrap Fee Brochure as described in Item 5 below.

Conversation Starters Questions to ask your adviser:

- *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?*

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs. Griffin LLC charges a total subscription fee, payable monthly (\$5) or annually (\$60) for use of the Griffin Platform and its suite of services. The subscription fee is composed of a platform fee (for access to the Griffin Platform and its services) and the Firm's advisory fee for users who choose to become clients and use the Firm's advisory services. Typically, the platform fee is \$5 per month (or \$60 annually); if a user elects to become a Firm client, the platform fee is discounted to \$4.90 per month (or \$58.8 annually), and the Firm's advisory fee is \$0.10 per month (\$1.20 annually). We may offer promotional discounts at our discretion.

Wrap Fee Programs. Our Program is a wrap fee program, which means the fees described above cover our advisory fee and certain Broker fees, including trading activity fees for the purchase and sale of securities. However, the Brokers impose other service fees for actions such as overdrafts, transfers, or copies of documents. See our website for a complete list of the [Broker's fees](#). Alpaca Securities LLC, as compensation for providing its brokerage services, collects the interest generated on the uninvested cash in your brokerage account. A portion of this interest is shared with us and is considered a platform cost offset, and does not deprive you of any benefit, as the interest collected would have otherwise been entirely retained by Alpaca Securities

Additional Information. 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. Additional information about our fees is available in Item 4 of our [Wrap Fee Brochure](#). You can obtain a copy of our Wrap Fee Brochure as described in Item 5 below.

Conversation Starters Questions to ask your adviser:

- *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 that we provide you. Here are some examples to help you understand what this means:

Conflicts of Interest.

We make money by having more customers using our Platform, so we have an incentive to sign-up additional customers to the service.

Conversation Starters Questions to ask your adviser:

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

How do your financial professionals make money?

The Firm's source of revenue is from the advisory fee. Principals receive a portion of the Firm's profits, if any. Employees are typically paid on a salary basis. Because employees do not provide individualized advice, such compensation is not based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, the product sold (differential compensation); product sales commissions, or revenue the firm earns from financial professionals' advisory services or recommendations.

Item 4 – Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters Questions to ask your adviser:

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

Item 5 – Additional information

Additional information is available in our Wrap Fee Brochure. Current copies of our [Wrap Fee Brochure](#) and [Form CRS](#) are available on our website using the links provided. You can also contact us at (813) 421-5704 at hello@interestfinancial.com to obtain copies of these documents at any time.

Conversation Starters Questions to ask your adviser:

- *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?*

Our answers to the [Conversation Starters](#) can be found on our website.

Exhibit A Summary of Material Changes

Since our last update of Form CRS dated October 25, 2024, we have made the following material changes:

- *We have added Apex Clearing Corporation as a broker.*
- *Item 2 has been updated to clarify that we provide investment advice regarding specific securities, but only in the form of algorithmic outputs based on standardized rules linked to your spending and disclosed risk profiles. For automated trades (those triggered by your spending habits), the timing of the purchases of securities is at our discretion, using the proprietary algorithm of the Griffin Platform with shares distributed to your brokerage account. Automated trades are not executed in real time concurrent with your purchase transactions, but are processed through our weekly batch system.*
- *In Item 3, we have noted that Alpaca Securities LLC, as compensation for providing its brokerage services, collects the interest generated on the uninvested cash in your brokerage account. A portion of this interest is shared with us. We have also clarified that the Subscription Fee includes a Platform Fee for use of the Griffin Platform and our Advisory Fee when clients engage our advisory services.*