

Lending Rates

Truth-in-lending statement for margin loans: You will be charged interest on any credit extended to or maintained for you by Beta Capital Securities, LLC. d/b/a Creand Wealth Management for the purpose of purchasing, carrying, or trading in any security or otherwise.

Your particular rate will vary with the size of your average debit balance according to the schedule disclosed below.

Base Rate

As of January 1, 2024, Base Rate equals 7.25%. The Base Rate may change based on Federal Reserve adjustments.

Interest calculations

We use the following to calculate margin interest:

- The number of days there is a debit in your account
- The average of the debit balance for each day it is outstanding
- The average of the prevailing margin interest rate charged on your debit balance for each day it is outstanding

Debit Balance	Annual Interest Rate
\$25,000 and under	Base rate + 2.75%
\$25,001 - \$50,000	Base rate + 2.50%
\$50,001 - \$100,000	Base rate + 2.00%
\$100,001 - \$250,000	Base rate + 1.50%
\$250,001 - \$500,000	Base rate + 1.25%
\$500,001 - \$1,000,000	Base rate + 1.00%
\$1,000,001 and up	Base rate + 0.75%

Additional lending rates

Additional lending rates, including Non-Purpose Lending, can be reviewed with your Financial Advisor.

Securities are offered by Beta Capital Securities LLC, a member of FINRA and SIPC, and advisory services are rendered by Beta Capital Management LLC, a SEC-registered investment adviser, both of which are part of Credit Andorra Financial Group. Creand Wealth Management is a brand name for a wealth management business conducted by Beta Capital Securities LLC and its affiliate Beta Capital Management LLC.