

## Introduction

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Credit Capital Investments, LLC (“we,” “us,” or “our”) is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and 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 [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Relationships & Services

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### What investment services and advice can you provide me?

While we generally manage co-mingled private funds and SMAs for institutional investors, we also provide investment advisory services to retail investors via separately managed accounts. Investments primarily consist of investment grade and high yield corporate bonds and US Treasury securities as well as publicly-listed stocks. These investments are monitored on a daily basis by the firm’s portfolio managers. For our current accounts, we have full discretionary authority, which means we make all decisions regarding the purchase and sale of securities.

**Additional information about our advisory services is located in Items 4 and 7 of our Firm Brochure, <https://adviserinfo.sec.gov/firm/summary/160537>.**

### Conversation Starters. Ask your financial professional...

- ❖ *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- ❖ *How will you choose investments to recommend to me?*
- ❖ *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## Fees, Costs, Conflicts, and Standard of Conduct

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### What fees will I pay?

We charge a flat fee based on assets under management and do not charge performance fees. Fees are set on a case-by-case basis with lower fees for larger accounts. Some accounts are assessed a custody fee. CCI does not offer a wrap fee program. You will pay fees and costs whether you make or lose money on your investments over time. Fees and costs will reduce any amount 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 located in Items 5 and 6 of our Firm Brochure, <https://adviserinfo.sec.gov/firm/summary/160537>.**

### 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 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. As an investment

advisor that charges an asset-based fee, the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

**Additional information about our conflicts of interest is located in Items 6, 11 and 12 of our Firm Brochure, <https://adviserinfo.sec.gov/firm/summary/160537>.**

**Conversation Starters. Ask your financial professional...**

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

**How do your financial professionals make money?**

Our investment professionals receive a base salary and a bonus tied to individual and firm performance.

**Disciplinary History**

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

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters. Ask your financial professional...**

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

**Additional Information**

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You can find additional information about our advisory services in our current Form ADV filing, <https://adviserinfo.sec.gov/firm/summary/160537>, or by e-mailing [CClcompliance@creditci.com](mailto:CClcompliance@creditci.com). For up-to-date information about us or to request an updated copy of this relationship summary, please contact us at 973-315-3000.

**Conversation Starters. Ask your financial professional...**

❖ *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns with how this person is treating me?*