

Emcee Invest, Inc.  
Form ADV Part 3 ("Form CRS")  
March 27, 2024

**Item 1: Introduction**

Emcee Invest, Inc. d/b/a Bits of Stock is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the 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.

**Item 2: Relationship and Services**

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

Bits of Stock is on a mission to give wealth back to our communities for free. We are an automated internet investment advisory service, which means we do not make individual representatives available to discuss servicing matters with you. We provide a service that gives you access to free investments in single stocks and ETFs (the "Program").

We partner with, and are compensated by, various financial institutions to facilitate purchases through the Program. You will have a direct banking relationship with such financial institution. We will use the proceeds from these contractual relationships to purchase fractional shares of securities for you, when directed by you. The investments you receive are free, as in they do not require you to invest your own money or deposit any funds. As such, there is no account minimum required to open an account, those Bits of Stock reserves the right to establish one in the future.

The Program provides you the opportunity to accumulate investments without risking any capital. Your investments are monitored on a daily basis as part of our standard services. You ultimately make the decision regarding the purchase or sale of investments.

Please visit Bits of Stock's [Form ADV Part 2A](#) for more detailed information.

**CONVERSATION STARTERS:**

- 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 Standards of Conduct**

**What Fees Will I Pay?**

We do not charge an advisory fee for your assets invested through our automated investment service. You may incur certain charges imposed by custodians and other third parties. These include transfer fees, administrative fees and other fees and taxes on brokerage accounts and securities transactions. The issuer of some of the securities or products purchased for you, such as ETFs or other similar financial products, may charge product fees that affect you.

**CONVERSATION STARTER:**

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?

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**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?**

Bits of Stock's purpose is to give wealth back. This means we partner with as many financial institutions that can enable us to give you access to free investments. 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 might create conflicts with your interests. Here is an example to help you understand what this means. We partner with, and are compensated by, various financial institutions to facilitate purchases of securities. We use the proceeds from these contractual relationships to purchase fractional shares of securities on behalf of its Clients, when directed by its Clients.

**FOR ADDITIONAL INFORMATION**, please refer to our [Form ADV Part 2A](#) for more information about our services.

**CONVERSATION STARTER:**

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

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

Owners of Bits of Stock share in profits and employees receive a salary and discretionary bonus. We also may retain the interest earned on the proceeds received by financial institutions.

**Item 4: Disciplinary History**

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

No, please visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**CONVERSATION STARTER:**

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

**Item 5: Additional Information**

You can obtain additional information about our investment advisory services, request up-to-date information and request a copy of the relationship summary by contacting Bits of Stock via email at [support@bitsofstock.com](mailto:support@bitsofstock.com).

**CONVERSATION STARTER:**

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?