

U.S. Cherry LLC ("US Cherry"), wholly owned by U.S. Cherry, Inc., is registering with the Securities and Exchange Commission ("SEC") as an investment adviser. References to "we" and "us" throughout this Summary are to US Cherry. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are also available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationship and Services

What investment services and advice can you provide me? We are a robo-advisor offering discretionary portfolio management services to retail investors (the "Program"). Our mission is to offer our services to underserved communities that have historically had limited access to financial services with a minimum account value of \$600. The Program is operated by us and provided via our proprietary platform located via website <https://uscherry.com> and mobile application <https://play.google.com/store/apps/details?id=com.uscherry.app>. Your relationship with us will occur with limited, if any, human interaction. Accordingly, your ability to make an informed decision about whether to enter into, or continue, an investment advisory relationship is dependent solely on our electronic disclosures made via email, websites, mobile applications, and/or other electronic media. Subject to your client profile based on our risk questionnaire, we will provide asset allocation in automated investing accounts and/or cash and cash equivalents accounts. Our software will automatically monitor your investments on a continuous and ongoing basis. We offer investments in a variety of asset classes and include a range of investments, such as equity securities, fixed income securities, mutual funds, exchange traded funds, hedge funds, options, structured products, and other alternative investments consistent with your suitability, overall investment strategy, and risk tolerance.

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 licenses, education and other qualifications? What do these qualifications mean?*

For more detailed information about our advisory services, please see Items 4 and 7 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/311564>.

Fees, Cost, Conflicts and Standard of Conduct

What fees will I pay? If you open an advisory account on our platform, you will pay an on-going asset-based fee each month for our services, based on the value of the cash and investments in your advisory account. We charge accounts under the Program an annual fee assessed on the account's assets under management (the "Fee") including investments and all balances in cash and money market/cash sweep funds. The Fee is based on a schedule that ranges from 2.99% to .70% that can be found in Part 5 of our Firm Brochure. The Fee is billed in arrears at the end of each calendar month and will be deducted directly from the client's custodial account. The monthly Fee is based upon the market value of all assets held within the client's account on an average of the closing daily balance for the business days of each calendar month. The Fee is calculated each business day by multiplying the annualized Fee by the client's previous day ending net liquidation value and divided by 252 business days and the total daily fee calculations during a month will be charged to your account once per month.

Our compensation is exclusive of charges by your selected custodian, either Interactive Brokers, LLC or Charles Schwab & Co, Inc. for execution of transactions; commissions, custody, and clearing costs in the account (the "Custodian Charges"). You should also be aware that we may invest or recommend exchange traded funds, private funds, and other companies/investments that may assess a management fee to investors and, in certain cases, may charge administrative, servicing and/or other fees, including performance fees that may reduce the net asset value of your investment. Any fees paid to such companies or their affiliates are separate and in addition to our advisory fees, which are disclosed in a fund's prospectus. Always read the underlying prospectuses for more information. In addition, you may incur certain incidental service fees by the custodian,

brokers and other third parties for special services such as bank wires, transfer of securities between accounts, foreign transaction fees, exchange fees, transfer taxes, odd-lot differentials, handling charges, electronic fund and wire transfer fees, and other service fees or taxes. You may obtain a list of commissions and service fees at the custodian's websites with the following links – <https://www.interactivebrokers.com/en/pricing/commissions-stocks.php?re=amer> and <https://www.schwab.com/pricing>. These fees, along with any commissions, custody, and clearing costs will be automatically debited from your account by the custodian. **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.**

Conversation Starters: *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?*

For more detailed information about our fees and costs, please see Item 5 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/311564>.

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 we provide you. Here are some examples to help you understand what this means. The more assets you have in your advisory account, the more you will pay us. We have an incentive to increase the assets in your account in order to increase our fees. We may also employ the same strategy for our personal investment accounts as your account. This may provide an opportunity for us to trade the same securities before or after recommending the same securities to you resulting in us profiting off the recommendations we provide to you. We may also pay fees for client referrals where a third party promoter is receiving an economic benefit for the recommendation of our advisory services. This may affect our willingness to negotiate below our standard fees, and therefore may affect the overall fees you may pay.

Conversation Starters: *How may these conflicts of interest affect me, and how will you address them?*

For more detailed information about our conflicts of interest, please see Items 5, 6, 10, 12, 14 of our Firm Brochure: <https://adviserinfo.sec.gov/firm/summary/311564>.

How do your financial professionals make money? The supervised persons involved in supervision and monitoring of the Program are compensated through salary and bonus. The bonus may be based on a share of the Fee. The supervised persons do not receive compensation for the sale of securities or other investment products in connection with the Program.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. visit: <http://www.investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services and request a copy of the relationship summary at (305) 498-6114 or click the link provided <https://adviserinfo.sec.gov/firm/summary/311564>

Conversation Starters: *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?*