

Form ADV Part 2B Brochure Supplement



3rd Creek Investments, Inc.

999 Driver Way
PO Box 5406
Incline Village, NV 89450
775-832-9222
www.3rdcreek.com

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Item 1: Cover Page

Supervised Persons' Information:

Name: Dave Straley
Business Address: 999 Driver Way, Incline Village, NV 89451
Phone Number: 775-832-9222 ext. 805
CRD #: 1457197

Name: Harris Kirschner
Business Address: 999 Driver Way, Incline Village, NV 89451
Phone Number: 775-832-9222 ext. 803
CRD #: 5950419

Name: Gwen Straley
Business Address: 999 Driver Way, Incline Village, NV 89451
Phone Number: 775-832-9222 ext. 801
CRD #: 6447170

This brochure supplement provides information about Harris Kirschner, Dave Straley and Gwen Straley that supplements the 3rd Creek Investments, Inc. brochure. You should have received a copy of that brochure. Please contact Gwen Straley (Chief Compliance Officer 775-832-9222 ext. 801) if you did not receive 3rd Creek Investments Brochure or if you have any questions about the contents of this supplement. Additional information about Harris Kirschner, Gwen Straley, and Dave Straley is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Dave B. Straley, CPA

- Born in 1948
- Graduated from California State University at Long Beach - B.A. Economics, 1970
- Graduated from California State University at Long Beach - M.A. Economics, 1976
- Received Certified Public Accountant (CPA) Certificate -1993
- 08/2001 – Present - 3rd Creek Investments, Inc., Founder, President, and Investment Advisor Representative (IAR)
- 09/1994 – Present – 3rd Creek Accounting, Owner
- 08/1984 – 10/2000 - Contractor for the United States Agency for International Development (USAID)
- 1972-1974 - Peace Corps Volunteer in Nicaragua

Harris E. Kirschner

- Born in 1988
- Graduated from University of Denver in June with B.A. in Finance and a double minor in Economics and International Studies, 2010
- 06/2010 – Present - 3rd Creek Investments, Inc., IAR
- 03/2013 – Present - Spinal Surgical Strategies, Inc. dba Kleiner Device Labs, Chief Financial Officer (CFO)

Gwen L. Straley

- Born in 1986
- Graduated from Hampshire College – B.A. concentrated in Sustainable Development, 2008.
- Graduated from Thunderbird School of Global Management – MBA, 2012.
- 01/2015 – Present - 3rd Creek Investments, Inc., IAR & Chief Compliance Officer (CCO)
- 12/2011 – Present – 3rd Creek Foundation, Executive Director and Board President
- 12/2020 – Received Certified Financial Planner™ (CFP®) Certificate

Item 3: Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that may be material to evaluation of the advisory person's qualifications to provide investment advice. All Supervised Persons, (meaning Dave Straley, Harris Kirschner, and Gwen Straley), have not been involved in any legal or disciplinary events.

Item 4: Other Business Activities

Registered investment advisors are required to disclose whether the advisory person is actively engaged in any investment-related or other business or occupation, wherein such activity provides a substantial source of income or involves a substantial amount of time. The supervised persons at 3rd Creek Investments are not engaged in any investment related business or occupation (other than this advisory firm) that constitutes a substantial (i.e., more than 10%) amount of their time or income.

The supervised persons do participate in investing in private start-up companies, either directly or through private venture or angel investing companies. These companies include 3rd Creek Ventures, LLC, 3rd Creek Medical Ventures, LLC, 3rd Creek Norway Ventures, LLC, and 3rd Creek Vietnam Ventures. For the ventures companies, supervised persons contribute time toward evaluating and making investments plus assisting with technical or managerial support as needed. If any of these private investments experience growth and/or liquidation events, they could theoretically make up more than 10% of supervised person's taxable income during the given tax year.

The supervised persons at 3rd Creek Investments are also engaged in other business activities through 3rd Creek Accounting and 3rd Creek Foundation. For Accounting, supervised persons assist with client tax preparation and basic accounting needs. For the Foundation, supervised persons assess and invest in charitable grant-making and impact investing opportunities.

In total, supervised persons spend approximately 27 hours per month with 3rd Creek Accounting, 30 hours per month between 3rd Creek Ventures, 3rd Creek Medical Ventures, 3rd Creek Foundation, 3rd Creek Norway Ventures and 3rd Creek Vietnam Ventures.

In addition, Harris Kirschner acts as CFO of Spinal Surgical Strategies, Inc., dba Kleiner Device Labs, and spends approximately 40 hours per month on tasks supporting the company. Dave B. Straley is an individual investor in Electrical Density Gauge, Brewmetrix, Atherton Dynamics, and Kleiner Device Labs, and spends approximately 16 hours per month supporting these companies with finance and operations. Dave also

spends approximately 12 hours per month supporting Nevada Nordic and Beach Crew Alumni Association; he serves on the board of both 501(c)3 organizations.

With the exception of 3rd Creek Accounting, no supervised persons receive regular compensation from the Other Business Activities listed above. 3rd Creek Accounting is solely owned by Dave B Straley, and he is compensated by the company's net profit each year.

The only time the 3rd Creek venture firms, the investors of the venture firms, or the investors of the ventures receive compensation is directly from the investments themselves, based on the term sheets or promissory notes, and proportional to the amount invested by each investor. 3rd Creek Ventures, 3rd Creek Medical Ventures, 3rd Creek Norway Ventures, and 3rd Creek Vietnam Ventures have not and do not charge investors or clients of 3rd Creek Investments, Inc. any fees nor do they or 3rd Creek Investment receive any special treatment or compensation in relation to these deals.

There is a potential conflict of interest where 3rd Creek Investments may be incentivized to recommend investing in private companies held by supervised persons to qualified clients who have expressed interest in private investing. Such additional investment could increase the value or creditworthiness of the existing supervised person's investment. To mitigate this conflict of interest, 3rd Creek Investments and all supervised persons uphold the Code of Ethics and uphold our responsibility to act as fiduciaries for all clients, putting their interests above our own. In cases where we may introduce or recommend a prospective private investment to a client, we also disclose whether or not any supervised persons have an economic interest in the investment, the nature of that interest (e.g., percentage of equity ownership or amount of debt extended, etc.), and whether a potential conflict of interest exists.

Item 5: Additional Compensation

No supervised person at 3rd Creek Investments receives any economic benefit from someone who is not a client for providing advisory services.

Item 6: Supervision

Dave B Straley is the President and owner of 3rd Creek Investments, Inc. and is therefore not subject to formal management supervision. However, Dave Straley is subject to the Advisor's policies, procedures, and Code of Ethics. Dave Straley supervises Harris Kirschner and Gwen Straley. The company maintains its owner's, representatives', and employees' personal holdings and transaction reports. Each quarter the Chief Compliance Officer (Gwen Straley) reviews each supervisor's account transactions to ensure that there are no trades done that violate the company's Code of Ethics.

Appendix Description of CPA & CFP® Designation

A Certified Public Accountant, CPA, is distinguished from other accountants by stringent state and licensing requirements, which include education, examination, and experience. A CPA working in a public practice is also required to take Continuing Professional Educational (CPE) courses to keep current on all facets of CPA services. A CPA must adhere to a strict code of professional ethics and is generally recognized by the public as an extensively trained and experienced tax advisor. In order to hold the designation of a CPA, an accountant must meet minimum education and experience requirements, plus take and pass a Uniform CPA Examination, prepared and graded by the American Institute of Certified Public Accountants (AICPA).

A Certified Financial Planner™, CFP®, is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The certification is recognized in the United States and a number of other countries for its 1) high standard of professional education, 2) stringent code of conduct and standards of practice, and 3) ethical requirements that govern professional engagements with clients. To attain the rights to use the CFP® marks, an individual must satisfy education, examination, and experience requirements. The education requirement includes completing a bachelor's degree and coursework in financial planning subject areas required by the CFP Board, including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The examination requirement requires a CFP® professional to pass the CFP® Certification Examination. To meet the experience requirement, a CFP® must have completed at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year). A CFP® professional must also agree to be bound by the CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete 30 hours of continuing education requirements every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*. CFP® professionals must also periodically renew an agreement to be bound by the Standards of Professional Conduct.