

Harvestons Securities, Inc. Customer Relationship Summary – Form CRS

Item 1. Introduction

Harvestons Securities, Inc. (hereinafter, “Harvestons”) is a full-service securities broker-dealer registered with the Securities and Exchange Commission (“SEC”), and the Financial Regulatory Authority (“FINRA”) and a member of the Securities Investor Protection Corporation (“SIPC”). We are not an investment adviser.

Broker-dealer and investment advisory services and fees differ, and it is important for an investor to understand the difference and carefully consider which types of accounts and services are right for you. Free and simple tools to research information about brokers’ and advisers’ different services and fees are available at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Harvestons does **not** make recommendations to retail investors. We do **not** provide services to retail investors.

For Form CRS, “retail investor” is defined as “a natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family or household purposes.”

Broker-Dealer Services.

The Services we offer as a broker include Municipal underwriting, buying, and selling fixed income securities. We do not monitor your brokerage account. Harvestons does not maintain discretionary authority on any brokerage accounts.

CONVERSATION STARTERS

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Depending on the product and service offered, you will pay transaction-based fees also known as a “commission” whenever an investment is purchased or sold. For other investments such as bonds and other fixed income securities which Harvestons executes as principal rather than agent, the fee you pay will be part of the investment cost, also known as a “Mark-up” or “Mark-down” of the price of the investment.

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?

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?

When we make a recommendation as your broker-dealer or 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 generate revenue may create some conflicts of interest. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice, we provide you. The following are examples to help you understand what this means.

Broker-Dealer Accounts

The more transactions that occur in your account, the more fees, or commissions we charge you. We therefore have an incentive to encourage you to engage in transactions and this presents a potential conflict. We can buy investments from you, and sell investments to you, from our own accounts (called “*acting as principal*”). We can earn a profit on these trades, so we have an incentive to encourage you to trade with us.

CONVERSATION STARTER

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

How do your financial professionals make money?

We compensate our financial professionals in different ways, depending on how we serve you. Please contact your financial professional to learn more about how they are compensated.

In certain cases, we pay commissions to financial professionals (i.e., your advisor). For example, in a full-service brokerage account, we charge a commission on every purchase or sale of a security and use that commission to pay your advisor.

Item 4. Disciplinary History

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

Yes. To find a summary of our history, please go to investor.gov/CRS for a free and simple search tool to research Harvestons and our financial professionals. You can find additional information about Harvestons and our registered representative at Brokercheck.finra.org.

CONVERSATION STARTER

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

Item 5. Additional Information

Please visit harvestons.com or call 1.303.832.8887 for additional and up-to-date information about our brokerage services, or to request a copy of this relationship summary.

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?**