Bridge Capital Associates, Inc. (BCA) is registered as a broker/dealer with the Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA). Brokerage and investment advisory services differ, and it is important for retail investors to understand the differences.

There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing. This Client Relationship Summary (Form CRS) provides a summary of the types of services we provide and how you pay for those services.

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

We work with clients and investors on all types and sizes of private securities offerings, mergers and acquisitions (M&A), and private investment in public equity (PIPE) transactions. The associates of BCA also provide other financial reporting and compliance services to companies and their boards.

BCA does not make recommendations on general securities; however, our independent financial professionals will make recommendations regarding private placements. Our independent financial professionals market private investments of unregistered and restricted securities. We will not provide any investment opportunities to you unless we are involved in the offering of those securities. We offer brokerage services to institutional and retail investors by arranging private offerings of debt and equity securities and providing advice on M&A and PIPE transactions. We conduct these services in conjunction with other investment banks, venture capital firms, private equity firms, and other financial institutions. If you invest through one of our registered representative associates, they will meet with you virtually or in person to understand your current financial situation, existing resources, goals, and risk tolerance. We have no minimum account size or investment amount requirements, provided that you are eligible to purchase the securities in the private offering as set forth in the offering documents. BCA does not open or maintain traditional brokerage customer accounts.

### Conversation starters – Questions to Ask Us

- Given my financial situation, should I choose a brokerage service? Why or why not? Why should I invest in a private placement?
- 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?
- How will you choose investments to recommend?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### What fees will I pay?

BCA is a broker-dealer and provides brokerage services rather than advisory accounts and services. We receive our fees directly from our investment banking clients. Our fees are usually paid from the proceeds of the private securities offering in which you invest. Those fees vary from offering to offering although in general, the fees range from 1 – 15% of the gross amount of funds raised in the offering. By investing in one of our offerings, you are indirectly paying the fees on behalf of our investment banking clients. Please check the documentation provided by your Representative to assess any fees you may be charged as an investor. You will pay fees and costs whether you make money or lose money on your investment. 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 – Questions to Ask Us

- What additional costs should I expect in connection with my investment?
- 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? How else does your firm make money and what conflicts of interest do you have?

We must abide by certain laws and regulations in our interactions with you. When we provide you with a recommendation, we must act in your best interest and not place our interests ahead of yours. When we provide any service to you, we must treat you fairly. Unless we agree otherwise, we are not required to monitor your portfolio or investment on an ongoing basis.

Our interests can conflict with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. For instance, we might recommend that you invest in a private security offering of one of our clients to whom we provide investment banking services. When we provide recommendations, we must either eliminate these conflicts or tell you about them and in some cases mitigate them.

To learn more about potential conflicts or interest, how they may affect you, and what we do to manage and mitigate conflicts, please consult with your financial professional.

Conversation Starters – Questions to Ask Us

- How might your conflicts of interest affect me, and how will you address them?
- What are the most common conflicts of interest? How do you manage those conflicts?
- Tell me how you and your firm make money in connection with my investment? Do you or your firm receive any payments from anyone besides me in connection with my investments?

How do your financial professionals make money?

Our Registered Representative Associates earn transaction fees based on the total value raised in a particular offering. These fees are included in the offering documents. Our Registered Representative Associates may work on investment banking engagements for an extended period of time in order to successfully complete an offering. Our Registered Representative Associates perform investor identification and verification, manage investor records, ensure transparency and investor protection, perform due diligence, and transact securities offerings.

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

Yes. Please visit Investor.gov/CRS for a free and simple search tool to research BCA and our financial professionals.

Conversation Starters – Questions to Ask Us

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

Additional Information

You can find additional information about our firm’s brokerage services at www.BrokerCheck.FINRA.org by searching for Bridge Capital Associates, Inc. You may also contact our firm at 770-923-9632 to request up-to-date information, a free copy of this Client Relationship Summary, or to talk to any one of our investment professionals or support staff.