



**COPPER
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Copper Financial – Program Credit Union Referral Fee Disclosure

Copper Financial Network, LLC (“Copper Financial”) has agreements with unaffiliated credit unions (“Program Credit Union”) whereby Copper Financial offers investment products and services to members of the Program Credit Union that are referred to Copper Financial by the Program Credit Union. The Program Credit Union is not a client of Copper Financial. In exchange for the referrals from the Program Credit Union, Copper Financial pays the Program Credit Union a referral fee. The referral fee is a percentage of the commissions and fees generated from investment advisory accounts, brokerage accounts, and insurance contracts opened and maintained by members of the Program Credit Union. Contact compliance@cu.financial to obtain the range of the advisory fee specific to the Program Credit Union you are a member of. The referral fee is paid to the Program Credit Union as long as your accounts are open with Copper Financial and the Program Credit Union and Copper Financial maintain their agreement. The financial professional who recommends investment products and services to you may be an employee of Copper Financial or the Program Credit Union. The amount of compensation the financial professional receives is determined by their employer.

The payment of referral fees by Copper Financial to the Program Credit Union creates a conflict of interest by incentivizing the Program Credit Union to make referrals to Copper Financial. The Program Credit Union receives the same referral fee from Copper Financial regardless of the type of account or investment you hold with Copper Financial.