

Probity Advisors, Inc.

Form CRS Customer Relationship Summary

Probity Advisors, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors. Our firm provides continuous advice regarding the investment of client funds based on the client's individual needs. We manage these accounts on a discretionary basis. Account supervision is guided by the client's stated objectives and risk tolerance. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Account minimums are between \$10,000 and \$250,000 depending on investment platform.

We also offer financial planning and consulting services. Financial planning is an evaluation of your current and future financial state to provide a plan designed to assist you achieve your financial goals and objectives. Our consulting services provide advice on a more focused basis in areas such as estate planning, retirement planning or specific consultation and administrative services regarding investment and financial concerns. Our investment, planning and consulting recommendations are not limited to any specific product or service.

For additional information on our services please see Form ADV, Part 2A Items 4 and 7
<https://probityadvisors.com/adv/>.

Questions for Your Advisor

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

WHAT FEES WILL I PAY?

Portfolio management fees are charged as a percentage of assets under management according to the fee schedule listed in the account application. Fees are billed in advance at the beginning of each quarter. Accounts are subject to a minimum annual fee of \$100. More assets in your account means more fees, thus we have an incentive to encourage you to increase assets in your account. You may also be charged additional fees from your custodian such as transaction, clearing and execution fees. Financial Planning and Consulting fees will be determined based on the nature and complexity of the services being provided. Fees are calculated and charged on an hourly basis, ranging from \$100 to \$250 per hour.

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.

For additional information on our fees please see Form ADV, Part 2A Item 5
<https://probitadvisors.com/adv/>

"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 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.

Financial Planners may recommend investments for which they receive sales-related forms of compensation. This presents a conflict of interest to the extent that these individuals recommend that a client invest in a security which results in a commission being paid to the planners. Clients are under no obligation to engage these individuals when implementing advisory recommendations.

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

For additional information on potential conflicts of interest please see Form ADV, Part 2A
<https://probitadvisors.com/adv/>

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals receive fees in the same manner as our portfolio management fees. Their fees are charged as a percentage of their client assets under management according to the fee schedule in the account application. More assets in your account means more fees for your financial professional, thus they have an incentive to encourage you to increase assets in your account. It also means they have an incentive for your account to perform as well as possible.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

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

No, we have no legal or disciplinary history. Visit Investor.gov/CRS for free and simple search tool to research us and our financial professionals.

Additional information about Probit Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 121849.

Please contact us at 214-891-8131 to request up-to-date information and request a copy of Form CRS.

"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?"