

Frec's 2026 ACATS Stock Transfer Fee Reimbursement Program

Effective: 2/14/2025

Updated: 07/14/2026

Frec doesn't charge incoming transfer fees for ACATS stock transfers (ACATS), but some transferring brokerage firms do charge fees. Each calendar year, Frec will reimburse up to two separate ACATS transfers per account, each up to \$100, provided each transfer independently amounts to a minimum of \$20,000 in stock/ETFs or cash. To receive this reimbursement, you will be required to submit proof of the ACATS fee charge from the external brokerage firm where you made your transfer from and notify us of your request for reimbursement by submitting an email to help@frec.com. We will do our best to reimburse the fees within 5-7 business days from the day your transfer completes or the day you provide us with the required proof of fees, whichever is earlier.

Frec Markets, Inc. and its affiliate, Frec Securities, (altogether referred to as "Frec"), jointly offer this Stock Transfer Fee Reimbursement program. This program is subject to the following terms and conditions.

Eligibility: This Stock Transfer Fee Reimbursement Program is valid for all Frec customers who have an open Frec brokerage account in good standing and complete a successful ACATS transfer of acceptable investments valued at \$20,000 or more by December 31, 2026. Anyone who doesn't meet these conditions will not be eligible for this offer. Frec may decline requests to enroll in the offer without notice and at its sole discretion.

Offer: For each of up to two separate Full or Partial account transfers of \$20,000 or more completed per calendar year, Frec will reimburse the account transfer fee (ACATS only) charged by another brokerage firm, up to \$100 per transfer. Each transfer is evaluated independently, meaning a customer who completes two qualifying transfers in the same calendar year may receive up to \$100 for each transfer, for a combined total of up to \$200 per calendar year. The reimbursement for each transfer will be based solely on the actual transfer fee charged by the firm you are transferring from. To receive the transfer reimbursement, Frec requires you to upload a copy of your most recent statement or a screenshot of the fee charged by your transferring broker with evidence that it is a transfer charge for the transfer made to Frec. If such proof is not provided, Frec will not reimburse the transfer fee. This offer is available to all Frec customers and there is a limit of two transfer reimbursements, each up to \$100, per account per calendar year.

Limitations: Frec will only reimburse up to two incoming transfers per calendar year per account, each up to \$100 and each subject to the \$20,000 minimum described above. Additionally, the account must remain open for 12 months with the amount you transferred into Frec. If your account assets fall below the amount you transferred into your Frec account due to withdrawals or outgoing transfers, Frec has the right to reclaim the transfer reimbursement at the time of the withdrawal.

These terms will expire on 12/31/2026 at 11:59pm ET.

Limitations on assets you can transfer into Frec: Frec does have limitations on certain types of investments that can be transferred into Frec and traded. [Please read our help center article](#) on those limitations for more information.

Full or partial outgoing account transfers (ACATS) from Frec do have a \$75 ACAT fee. You can view our full [fee schedule here](#). This fee is not part of this reimbursement program.

This program is not transferable, saleable, or valid in conjunction with certain other offers, and is available to U.S. residents who are 18 years or older only. Participation in the program does not constitute a solicitation of a security or a recommendation to buy, sell, or hold any given security or engage in any investment strategy. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. The offer is only available for personal use, and may not be used for commercial purposes.

Investing involves risk, including the risk of loss. Brokerage services provided through Frec Securities LLC, member SIPC/FINRA, advisory services provided by Frec Advisers LLC, an SEC registered investment adviser, both are wholly owned subsidiaries of Frec Markets, Inc.