

Checks & Balances, Inc.

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Form ADV, Part 3
Client Relationship Summary (Form CRS)

<p>Item 1. Introduction</p>	<p>Checks & Balances, Inc. ("C&B") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. You may learn more about C&B and other investment advisers and brokers at no charge at Investor.gov/crs.</p>
<p>Item 2. Relationships and Services</p>	<p>What investment services and advice can you provide me?</p> <p>C&B offers investment supervisory services to retail investors, including individuals, trusts, foundations, corporations, and IRA's. C&B reviews your account continuously and monitors cash balances and securities. C&B has discretionary authority to decide which securities to purchase and sell for your account, though you may impose limits on our authority as to asset class, sector, industry, or individual security selections.</p> <p>C&B does not accept new clients and the majority of clients are related to C&B management. For additional information, please refer to our Brochure, which is part of our ADV. Specifically refer to Part 2A, items 4, 7, 13 and 16.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or Why not?</i>• <i>How will you choose investments for my account?</i>• <i>What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?</i>
<p>Item 3. Fees, Costs, Conflicts, and Standard of Conduct</p>	<p>What fees will I pay?</p> <p>Fees are computed as a percentage of the market value of assets under management as of the last day of each calendar quarter. Market value is based on trade date valuation and includes accrued interest on bonds. The rates on certain portfolios may be negotiable depending upon the size of the account, type of services provided, and certain assets being excluded from the fee calculation. Fees are payable quarterly, in arrears. Our services may be terminated by either party upon written notice.</p> <p>You may incur brokerage commissions and transaction fees imposed by custodians and the SEC. In the case of exchange traded funds (ETF's) and mutual funds, you will incur the fund's management and administrative fees, plus the C&B investment management fee.</p>

<p>Item 3. (continued)</p>	<p>C&B does not charge performance based fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For additional information, please refer to our Brochure, which is part of our ADV. Specifically refer to Part 2A, items 5 and 6.</p> <p>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?</p> <p>C&B acts in your best interest at all times and the investment management fees are fully disclosed and highly competitive with other full-service investment advisers. C&B does not partake in commissions or invest in commission-based products such as mutual funds with sales loads, annuities, insurance policies, mortgages, etc. The only fees charged by C&B are the money management fees discussed above and in our ADV. For more information, see our ADV. Specifically refer to our brochure at Part 2A, item 11.</p> <p>How do your financial professionals make money?</p> <p>C&B only has one financial professional on staff. She is paid a salary and C&B does not directly or indirectly compensate any person for client referrals, and as discussed above, C&B does not currently accept new clients.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me?</i>
<p>Item 4. Disciplinary History</p>	<p>Do your financial professionals have legal or disciplinary history?</p> <p>C&B and its employees have not been subject to any legal or disciplinary events. For more information, see our ADV. Specifically refer to our brochure, part 2A, Item 9.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history and if so, for what type of conduct?</i>
<p>Item 5. Additional Inform</p>	<p>If you would like additional information or have any questions about this form or services provided by C&B, please call our office at (404) 233-0560.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • <i>Since you are the only financial professional, what should I do or who should I talk to if you are not available or “get hit by the proverbial bus” ?</i>