Bridgecreek Financial Group, LLC
April 14, 2026

FORM CRS

Item 1 – Introduction

Bridgecreek Financial Group, LLC ("we," "us," or "Bridgecreek Financial Group") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide investment advisory services. Brokerage services and investment advisory services and fees differ, and it is important to you, our client, to understand the differences. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. As part of these services, we offer investment advisory and management services on a discretionary basis. We provide consulting services and financial planning, which are generally included in the advisory fee for existing clients, but we reserve the right to charge separately. We work closely with you to identify your investment goals and objectives, as well as your risk tolerance, to develop an investment approach. Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A, Items 4, 5, 7, and 8, which is available here.

Account Monitoring	As part of our standard service, we provide ongoing monitoring of your investments. At least annually, we will contact you to determine whether your financial situation or investment objectives have changed, or if you want to impose or modify any reasonable restrictions on the management of your account.
Investment Authority	We manage investment account on a **discretionary** basis whereby **we will decide** which investments to buy or sell and when to buy or sell for your account without your direct input. You may limit our discretionary authority (for example, by limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
Limited Investment Offerings	We do not currently limit our advice to proprietary products or a limited menu of products or types of investments.
Account Minimums and Other Requirements	In general, we require a minimum account size of $1,500,000 of investable or liquid assets (stocks, bonds, and cash) to open and maintain an advisory account, which may be waived at our discretion.

For additional information, see Items 4 and 7 of our Form ADV, Part 2A, which is available here.

Conversation Starter

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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Bridgecreek Financial Group charges advisory fees based on a percentage of a client's assets under management, and such fees are typically payable monthly in arrears. Fees are calculated based on the market value of the account as of the end of the calendar month. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Financial planning services for an existing management client are generally included in the advisory fee described above, but we reserve the right to charge separately for investment consulting and financial planning services. The fees you pay to us do not include other fees that you may have to pay, including custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. 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 detailed information regarding fees and compensation, refer to our Form ADV, Part 2A, Items 5 and 6, which is available here.

Conversation Starter
Help me understand how these fees and costs might affect my investment. 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. Although we do not currently receive research or other products or services other than execution from a broker-dealer or other third-party in connection with client transactions, we may do so in the future, which would create a conflict as we would have an incentive to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving lower fees and commissions through another broker-dealer. We or persons associated with us may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither we nor our associated persons shall have priority over your account in the purchase or sale of securities.

For additional information about conflicts of interest policies and practices, refer to our Form ADV, Part 2A, Items 10, 11, and 12, which is available here.

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

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary. Additionally, certain financial professionals who are also equity owners of Bridgecreek Financial Group may receive distributions based on the profits generated from revenue earned from advisory services, which gives such financial professionals an incentive to increase the asset size in the relationship or seek new clients, taking time away from the day-to-day servicing of existing clients.

Item 4 – Disciplinary History

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

No. A free and simple search tool to research us and our financial professionals is available at https://www.investor.gov/CRS.

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

Item 5 – Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV, Part 2A, which is available here. You can request an up-to-date information and a copy of the relationship summary by contacting the Chief Compliance Officer, Jackson Fuller, at (918) 392-1990 or jackson.fuller@bridgecreekfinancial.com.

Conversation Starter
Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?