To: Karen S. Frank(tm@cpdb.com)
Subject: U.S. Trademark Application Serial No. 97886955 - PI
Sent: November 01, 2023 01:35:28 PM EDT
Sent As: tmng.notices@uspto.gov

Attachments

5198792
88537087
6358963
6630762
97291825
screencapture-www-ahdictionary-com-word-search-html-16988543784041
screencapture-www-ahdictionary-com-word-search-html-16988544810571
screencapture-www-sofi-com-products-16988568742951
screencapture-www-sofi-com-invest-buy-cryptocurrency-16988570278981
screencapture-www-sofi-com-app-download-16988570688441
screencapture-www-coinbase-com-16988571591871
screencapture-www-coinbase-com-products-16988571934791
screencapture-robinhood-com-us-en-about-crypto-16988572255461
screencapture-robinhood-com-us-en-about-crypto-16988573577031
screencapture-robinhood-com-us-en-invest-16988574251291
screencapture-www-kraken-com-16988575203191
screencapture-pro-kraken-com-16988575806131
screencapture-www-oanda-com-us-en-trading-cryptocurrencies-16988577432551
screencapture-www-fidelity-com-crypto-overview-16988578184041
screencapture-www-fidelity-com-trading-overview-16988579688571
screencapture-www-fidelity-com-mobile-overview-16988581649941

United States Patent and Trademark Office (USPTO)
Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97886955

Mark: PI

Correspondence Address:
KAREN S. FRANK
COBLENTZ PATCH DUFFY & BASS LLP
ONE MONTGOMERY STREET, SUITE 3000
SAN FRANCISCO CA 94104
UNITED STATES

Applicant: Pi Community Company

Reference/Docket No. N/A

Correspondence Email Address: tm@cpdb.com

NONFINAL OFFICE ACTION

Response deadline. File a response to this nonfinal Office action within three months of the "Issue date" below to avoid abandonment of the application. Review the Office action and respond using one of the links to the appropriate electronic forms in the "How to respond" section below.

Request an extension. For a fee, applicant may request one three-month extension of the response deadline prior to filing a response. The request must be filed within three months of the "Issue date" below. If the extension request is granted, the USPTO must receive applicant's response to this letter within six months of the "Issue date" to avoid abandonment of the application.

Issue date: November 1, 2023

Introduction

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issue(s) below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

Summary of Issues

- Section 2(d) - Likelihood of Confusion Refusals
- Advisory regarding Potential Section 2(d) Refusal - Prior-Filed Applications
- Specimen Refusal for International Class 036
- Identification of Services Amendment – Required

Section 2(d) - Likelihood of Confusion Refusals

Registration of the applied-for mark is refused because of a likelihood of confusion with the marks in U.S. Registration Nos. 5198782, 6358963, and 6630762. Trademark Act Section 2(d), 15 U.S.C. §1052(d); *see* TMEP §§1207.01 *et seq.* See the attached registrations.

Trademark Act Section 2(d) bars registration of an applied-for mark that is so similar to a registered mark that it is likely consumers would be confused, mistaken, or deceived as to the commercial source of the goods and/or services of the parties. *See* 15 U.S.C. §1052(d). Likelihood of confusion is determined on a case-by-case basis by applying the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) (called the "*du Pont* factors"). *In re i.am.symbolic, llc*, 866 F.3d 1315, 1322, 123 USPQ2d 1744, 1747 (Fed. Cir. 2017). Any evidence of record related to those factors need be considered; however, "not all of the *DuPont* factors are relevant or of similar weight in every case." *In re Guild Mortg. Co.*, 912 F.3d 1376, 1379, 129 USPQ2d 1160, 1162 (Fed. Cir. 2019) (quoting *In re Dixie Rests., Inc.*, 105 F.3d 1405, 1406, 41 USPQ2d 1531, 1533 (Fed. Cir. 1997)).

Although not all *du Pont* factors may be relevant, there are generally two key considerations in any likelihood of confusion analysis: (1) the similarities between the compared marks and (2) the relatedness of the compared goods and/or services. *See In re i.am.symbolic, llc*, 866 F.3d at 1322, 123

USPQ2d at 1747 (quoting *Herbko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1164-65, 64 USPQ2d 1375, 1380 (Fed. Cir. 2002)); *Federated Foods, Inc. v. Fort Howard Paper Co.*, 544 F.2d 1098, 1103, 192 USPQ 24, 29 (C.C.P.A. 1976) ("The fundamental inquiry mandated by [Section] 2(d) goes to the cumulative effect of differences in the essential characteristics of the goods [or services] and differences in the marks."); TMEP §1207.01.

Applicant has applied to register the mark PI in standard characters for, in relevant part, "downloadable computer software for managing cryptocurrency transactions using blockchain technology" in International Class 009, and "Providing temporary use of non-downloadable computer software for managing cryptocurrency transactions using blockchain technology; Providing temporary use of non-downloadable computer software for creating, management, encrypting, scaling, securing and modifying computer networks in the field of cryptocurrency" in International Class 042.

Registrant's mark is PI CAPITAL in standard characters for "Financial advisory and consultancy services; Investment banking services" in International Class 036. (U.S. Registration No. 5198792)

Registrant's mark is PI1 in standard characters, in relevant part, for "Financial and monetary services, namely, capital investment services; banking services" in International Class 036. (U.S. Registration No. 6358963)

Registrant's mark is PIBANK in stylized text with a design for "brokerage services in the field of insurance, investment, mortgages, mutual funds, securities and stocks;" in International Class 036.

<u>Similarity of the Marks</u>

Marks are compared in their entireties for similarities in appearance, sound, connotation, and commercial impression. *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014) (quoting *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1371, 73 USPQ2d 1689, 1691 (Fed. Cir. 2005)); TMEP §1207.01(b)-(b)(v). "Similarity in any one of these elements may be sufficient to find the marks confusingly similar." *In re Inn at St. John's, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018) (citing *In re Davia*, 110 USPQ2d 1810, 1812 (TTAB 2014)), *aff'd per curiam*, 777 F. App'x 516, 2019 BL 343921 (Fed. Cir. 2019); TMEP §1207.01(b).

Here, applicant's mark, PI, is confusingly similar to the registered marks in U.S. Registration Nos. 5198782, 6358963, and 6630762. All four marks begin with identical term PI, which means the marks initially sound and appear similar. Moreover, in the context of the respective financial services, the marks create a similar commercial impression of a company named PI.

Consumers are generally more inclined to focus on the first word, prefix, or syllable in any trademark or service mark. *See Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1372, 73 USPQ2d 1689, 1692 (Fed. Cir. 2005) (finding similarity between VEUVE ROYALE and two VEUVE CLICQUOT marks in part because "VEUVE . . . remains a 'prominent feature' as the first word in the mark and the first word to appear on the label"); *Century 21 Real Estate Corp. v. Century Life of Am.*, 970 F.2d 874, 876, 23 USPQ2d 1698, 1700 (Fed Cir. 1992) (finding similarity between CENTURY 21 and CENTURY LIFE OF AMERICA in part because "consumers must first notice th[e] identical lead word"); *see also In re Detroit Athletic Co.*, 903 F.3d 1297, 1303, 128 USPQ2d 1047, 1049 (Fed. Cir. 2018) (finding "the identity of the marks' two initial words is particularly significant because consumers typically notice those words first").

The distinctive term in all three registered marks is PI and the distinctive and sole term in applicant's mark is PI.

Although there is no mechanical test to determine the dominant element of a mark, consumers would be more likely to perceive a distinctive term, even if suggestive, rather than a generic or descriptive term as the source-identifying feature of the mark. *Tao Licensing, LLC v. Bender Consulting Ltd.*, 125 USPQ2d 1043, 1059-60 (TTAB 2017) (citing *In re Dixie Rests., Inc.*, 105 F.3d 1405, 1406-07, 41 USPQ2d 1531, 1533-34 (Fed. Cir. 1997); *In re Binion*, 93 USPQ2d 1531, 1534 (TTAB 2009)).

Although marks are compared in their entireties, one feature of a mark may be more significant or dominant in creating a commercial impression. *See In re Detroit Athletic Co.*, 903 F.3d 1297, 1305, 128 USPQ2d 1047, 1050 (Fed. Cir. 2018) (citing *In re Dixie Rests.*, 105 F.3d 1405, 1407, 41 USPQ2d 1531, 1533-34 (Fed. Cir. 1997)); TMEP §1207.01(b)(viii), (c)(ii). Matter that is descriptive of or generic for a party's goods and/or services is typically less significant or less dominant in relation to other wording in a mark. *See Anheuser-Busch, LLC v. Innvopak Sys. Pty Ltd.*, 115 USPQ2d 1816, 1824-25 (TTAB 2015) (citing *In re Chatam Int'l Inc.*, 380 F.3d 1340, 1342-43, 71 USPQ2d 1944, 1946 (Fed. Cir. 2004)).

The inclusion of the descriptive terms CAPITAL and BANK in the marks in U.S. Registration Nos. 5198792 and 6630762 does not obviate the likelihood of confusion with applicant's mark.

In the present case, the attached evidence shows that the wording BANK and CAPITAL in the registered marks are merely descriptive of or generic for the registrant's services. Thus, this wording is less significant in terms of affecting the mark's commercial impression, and renders the wording PI the more dominant element of the mark.

The inclusion of a design in the mark in U.S. Registration No. 6630762 does not obviate the likelihood of confusion with applicant's mark.

When evaluating a composite mark consisting of words and a design, the word portion is normally accorded greater weight because it is likely to make a greater impression upon purchasers, be remembered by them, and be used by them to refer to or request the goods and/or services. *In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012) (quoting *CBS Inc. v. Morrow*, 708 F.2d 1579, 1581-82, 218 USPQ 198, 200 (Fed. Cir. 1983)); *Made in Nature, LLC v. Pharmavite LLC*, 2022 USPQ2d 557, at *41 (TTAB 2022) (quoting *Sabhnani v. Mirage Brands, LLC*, 2021 USPQ2d 1241, at *31 (TTAB 2021)); TMEP §1207.01(c)(ii). Thus, although marks must be compared in their entireties, the word portion is often considered the dominant feature and is accorded greater weight in determining whether marks are confusingly similar, even where the word portion has been disclaimed. *In re Viterra Inc.*, 671 F.3d at 1366-67, 101 USPQ2d at 1911 (citing *Giant Food, Inc. v. Nation's Foodservice, Inc.*, 710 F.2d 1565, 1570-71, 218 USPQ2d 390, 395 (Fed. Cir. 1983)).

Because the marks look and sound similar and create the same commercial impression, the marks are considered similar for likelihood of confusion purposes.

<u>Relatedness of the Goods and Services</u>

The goods and/or services are compared to determine whether they are similar, commercially related, or travel in the same trade channels. *See Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356,

1369-71, 101 USPQ2d 1713, 1722-23 (Fed. Cir. 2012); *Herbko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1165, 64 USPQ2d 1375, 1381 (Fed. Cir. 2002); TMEP §§1207.01, 1207.01(a)(vi).

The compared goods and/or services need not be identical or even competitive to find a likelihood of confusion. *See On-line Careline Inc. v. Am. Online Inc.*, 229 F.3d 1080, 1086, 56 USPQ2d 1471, 1475 (Fed. Cir. 2000); *Recot, Inc. v. Becton*, 214 F.3d 1322, 1329, 54 USPQ2d 1894, 1898 (Fed. Cir. 2000); TMEP §1207.01(a)(i). They need only be "related in some manner and/or if the circumstances surrounding their marketing are such that they could give rise to the mistaken belief that [the goods and/or services] emanate from the same source." *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369, 101 USPQ2d 1713, 1722 (Fed. Cir. 2012) (quoting *7-Eleven Inc. v. Wechsler*, 83 USPQ2d 1715, 1724 (TTAB 2007)); TMEP §1207.01(a)(i); *see Made in Nature, LLC v. Pharmavite LLC*, 2022 USPQ2d 557, at *44 (TTAB 2022) (quoting *In re Jump Designs LLC*, 80 USPQ2d 1370, 1374 (TTAB 2006)).

U.S. Registration No. 5198782, 6358963, and 6630762

Here, applicant's goods and services, "Downloadable computer software for managing cryptocurrency transactions using blockchain technology" and "Providing temporary use of non-downloadable computer software for managing cryptocurrency transactions using blockchain technology; Providing temporary use of non-downloadable computer software for creating, management, encrypting, scaling, securing and modifying computer networks in the field of cryptocurrency" are closely related to the services in the registered marks, "financial advisory and consultancy services; Investment banking services," and "Financial and monetary services, namely, capital investment services; banking services" and "brokerage services in the field of insurance, investment, mortgages, mutual funds, securities and stocks"

The attached Internet evidence, consisting of *Coinbase*, *So Fi*, *Robin Hood*, *Kraken*, and *Fidelity* establishes that the same entity commonly manufactures, produces, or provides the relevant goods and/or services and markets the goods and/or services under the same mark. Thus, applicant's and registrant's goods and/or services are considered related for likelihood of confusion purposes. *See, e.g.*, *In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

Accordingly, the goods and services are considered related for purposes of the likelihood of confusion analysis.

Conclusion

Because the marks are similar and the goods and/or services are related, there is a likelihood of confusion as to the source of applicant's goods and/or services, and registration is refused pursuant to Section 2(d) of the Trademark Act.

Advisory regarding Potential Section 2(d) Refusal - Prior-Filed Applications

The filing dates of pending U.S. Application Serial Nos. 88537087 and 97291825 precede applicant's filing date. See attached referenced applications. If one or more of the marks in the referenced applications register, applicant's mark may be refused registration under Trademark Act Section 2(d) because of a likelihood of confusion with the registered mark(s). *See* 15 U.S.C. §1052(d); 37 C.F.R. §2.83; TMEP §§1208 *et seq.* Therefore, upon receipt of applicant's response to this Office action,

action on this application may be suspended pending final disposition of the earlier-filed referenced applications.

In response to this Office action, applicant may present arguments in support of registration by addressing the issue of the potential conflict between applicant's mark and the marks in the referenced applications. Applicant's election not to submit arguments at this time in no way limits applicant's right to address this issue later if a refusal under Section 2(d) issues.

While applicant is not required to respond to the issue of the pending applications, applicant must respond to the Section 2(d) Refusals above and the refusal(s) and requirement(s) below within the deadline mentioned above to avoid abandonment.

Specimen Refusal for International Class 036

This specimen refusal applies only to International Class 036.

Digitally created or altered image or mockup is not an acceptable specimen. Registration is refused because the specimen appears to consist of a mockup of a depiction of the mark on a webpage and does not show the applied-for mark as actually used in commerce in International Class(es) 036. Trademark Act Sections 1 and 45, 15 U.S.C. §§1051, 1127; 37 C.F.R. §§2.34(a)(1)(iv), 2.56(a), (c); TMEP §§904.04(a)(iii), 904.07(a), 1301.04(a), (g)(i).

An application based on Trademark Act Section 1(a) must include a specimen showing the applied-for mark as actually used in commerce for each international class of services identified in the application or amendment to allege use. 15 U.S.C. §1051(a)(1); 37 C.F.R. §§2.34(a)(1)(iv), 2.56(a); TMEP §§904, 904.07(a); 1301.01 *et seq*. "Use in commerce" means (1) a bona fide use of the applied-for mark in the ordinary course of trade (and not merely to reserve a right in the mark), (2) the mark is used in the sale, advertising, or rendering of the services, and (3) the services are actually rendered in commerce. *See* 15 U.S.C. §1127.

An image of business signage, such as on a storefront or delivery van, or a webpage that has been digitally created or altered to include the mark, or a mockup of how the mark may be displayed, is not a proper specimen for services because it does not show actual use of the mark in commerce. *See* TMEP §§904.04(a)(i), 1301.04(a). Similarly, a website showing the mark for the services that applicant is not currently engaged in selling, advertising, or rendering is not a proper specimen. *See* 15 U.S.C. §1127; 37 C.F.R. §2.56(c); TMEP §§904.07(a), 1301.04(g)(i).

In this case, the webpage shows the mark in the top left but shows a mock up webpage showing test cryptocurrency exchange services transactions. The submitted webpage display says "TEST" and does not show the applied-for mark with the applied-for services as actually used in commerce. Therefore, the specimen does not show actual use of the mark in commerce.

Response options. Applicant may respond to the specimen refusal by satisfying **one** of the following options for each applicable international class:

(1) **Submit a different specimen** (a verified "substitute" specimen) that (a) was in actual use in commerce at least as early as the filing date of the application or prior to the filing of an amendment to allege use and (b) shows the mark in actual use in commerce for the services identified in the application or amendment to allege use. A "verified

substitute specimen" is a specimen that is accompanied by the following statement made in a signed affidavit or supported by a declaration under 37 C.F.R. §2.20: "The substitute (or new, or originally submitted, if appropriate) specimen(s) was/were in use in commerce at least as early as the filing date of the application or prior to the filing of the amendment to allege use." The substitute specimen cannot be accepted without this statement. For instructions on how to submit a different specimen using the online Trademark Electronic Application System (TEAS) form, see the Specimen webpage.

Applicants submitting a webpage as a specimen for services must include the URL and the date the page was accessed or printed either directly on the specimen itself or in a separate statement, supported by an affidavit or declaration under 37 C.F.R. §2.20 verifying such information. *See* 37 C.F.R. §2.56(c); TMEP §§904.03(i), 1301.04(a).

(2) **Amend the filing basis** to intent to use under Section 1(b) (which includes withdrawing an amendment to allege use, if one was filed), as no specimen is required before publication. This option will later necessitate additional fee(s) and filing requirements, including a specimen.

If applicant submits an acceptable verified substitute specimen or amends to Section 1(b), the requirement below for additional information/documentation about the original specimen will be withdrawn. The requirement below as to the original specimen will be made final if applicant submits a substitute specimen that is not acceptable or does not amend to Section 1(b), and does not also respond completely to the requirement below.

Additional information/documentation about original specimen(s) required. To permit proper examination of the application record for compliance with use in commerce requirements, applicant must respond to the following requirement for information and documentation about the specimen(s). *See* 37 C.F.R. §2.61(b); TMEP §§814, 904.04(a)(iii). A specimen must show the mark as actually used in commerce, which means use in the ordinary course of trade, and not merely to reserve a right in the trademark. 15 U.S.C. §§1051, 1052, 1127. Because the specimen of record appears to be digitally created or altered, or is a mockup, further information is necessary to determine whether the specimen is in actual use in commerce.

Answer for each specimen/photograph/image previously provided. For any website source, applicant must provide (1) an image of the webpage, (2) the date it was accessed or printed, and (3) the complete URL address. *In re ADCO Indus.-Techs., L.P.*, 2020 USPQ2d 53786, at *2 (TTAB 2020) (citing *In re I-Coat Co.*, 126 USPQ2d 1730, 1733 (TTAB 2018)); TMEP §710.01(b). Providing only a website address or hyperlink to the webpage is not sufficient to make the materials of record. *In re ADCO Indus.-Techs., L.P.*, 2020 USPQ2d 53786, at *2 (citing *In re Olin Corp.*, 124 USPQ2d 1327, 1331 n.15 (TTAB 2017); *In re HSB Solomon Assocs., LLC*, 102 USPQ2d 1269, 1274 (TTAB 2012); TBMP §1208.03); TMEP §814.

(1) Identify the particular service(s) listed in the application for which the specimen(s) was submitted to show use of the mark.

(2) Explain whether the specimen was created for submission with this application. If so, specify the date each specimen was created. If applicant obtained the content of the webpage or image(s) of the mark in connection with the services shown in the specimen(s) from a third-party website, provide the URL of the website and a digital

copy of relevant webpage(s) for each image.

(3) Provide information about how applicant advertises the services and representative examples from online or print sources showing how the mark appears in applicant's advertising of the services. Provide the name of the online or print source and a complete copy of the webpage(s) or print page(s) showing the services advertised for sale. For each source, specify when the services were first advertised for sale and if the services are still advertised for sale in that environment.

(4) For the services identified in response to question (1), specify the date the services were first rendered or provided to or within the United States, and provide documentation that shows payment or other consideration made for the services, redacting personal or private information of buyers as necessary.

Applicant has a duty to respond directly and completely to this requirement for information. *See In re Ocean Tech., Inc.*, 2019 USPQ2d 450686, at *2 (TTAB 2019) (citing *In re AOP LLC*, 107 USPQ2d 1644, 1651 (TTAB 2013)); TMEP §814. Failure to comply with a requirement for information is an independent ground for refusing registration. *In re SICPA Holding SA*, 2021 USPQ2d 613, at *6 (TTAB 2021) (citing *In re Cheezwhse.com, Inc.*, 85 USPQ2d 1917, 1919 (TTAB 2008); *In re DTI P'ship LLP*, 67 USPQ2d 1699, 1701-02 (TTAB 2003); TMEP §814).

<u>Identification of Services Amendment – Required</u>

Applicant has classified "cryptocurrency mining services" in International Class 036; however, the proper classification is International Class 042. Therefore, applicant may respond by (1) adding this language to the International Class 042 identification, (2) deleting "cryptocurrency mining" from the application, or (3) deleting the remainder of the items in the identification and reclassifying the specified goods and/or services in the proper international class. *See* 37 C.F.R. §§2.86(a), 6.1; TMEP §§1403.02 *et seq.*

Applicant may substitute the following wording, if accurate:

International Class 009: Downloadable computer software for managing cryptocurrency transactions using blockchain technology

International Class 036: Cryptocurrency ~~mining and~~ exchange services featuring block chain technology

International Class 042: **cryptocurrency mining services**; Providing temporary use of non-downloadable computer software for managing cryptocurrency transactions using blockchain technology; Providing temporary use of non-downloadable computer software for creating, management, encrypting, scaling, securing and modifying computer networks in the field of cryptocurrency

Applicant may amend the identification to clarify or limit the goods and/or services, but not to broaden or expand the goods and/or services beyond those in the original application or as acceptably amended. *See* 37 C.F.R. §2.71(a); TMEP §1402.06. Generally, any deleted goods and/or services may not later be reinserted. *See* TMEP §1402.07(e).

For assistance with identifying and classifying goods and services in trademark applications, please see the USPTO's online searchable *U.S. Acceptable Identification of Goods and Services Manual*. *See* TMEP §1402.04.

Response guidelines. For this application to proceed, applicant must explicitly address each refusal and/or requirement in this Office action. For a refusal, applicant may provide written arguments and evidence against the refusal, and may have other response options if specified above. For a requirement, applicant should set forth the changes or statements. Please see "Responding to Office Actions" and the informational video "Response to Office Action" for more information and tips on responding.

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal(s) and/or requirement(s) in this Office action. *See* TMEP §§705.02, 709.06.

The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.

How to respond. File a **response form to this nonfinal Office action** or file a **request form for an extension of time to file a response**.

/Kelly Ryan/
Kelly Ryan
Examining Attorney
LO111--LAW OFFICE 111
(571) 272-0047
Kelly.Ryan@uspto.gov

RESPONSE GUIDANCE

- **Missing the deadline for responding to this letter will cause the application to abandon.** A response or extension request must be received by the USPTO before 11:59 p.m. **Eastern Time** of the last day of the response deadline. Trademark Electronic Application System (TEAS) system availability could affect an applicant's ability to timely respond. For help resolving technical issues with TEAS, email TEAS@uspto.gov.

- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon.** If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant. If applicant has an attorney, the response must be signed by the attorney.

- If needed, **find contact information for the supervisor** of the office or unit listed in the signature block.

5198792

PI CAPITAL

Word Mark	PI CAPITAL •
Goods/Services	IC 036 US 101 100 102 Financial advisory and consultancy services; Investment banking services.
Register	PRINCIPAL
Serial Number	87159219
Filing Date	2016-09-02T00:00:00
Original Filing Basis	1a
Current Filing Basis	1a
Publication Date	2017-02-21
Registration Number	5198792
Date Registered	2017-05-09
Owner	(REGISTRANT) Pi Capital International LLC (LIMITED LIABILITY COMPANY; DELAWARE); 8th Floor, 144 East 44th Street, New York, NEW YORK 10017, UNITED STATES
Type of Mark	SERVICE MARK
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Disclaimer	"CAPITAL"
Live Dead Indicator	LIVE
Status	REGISTERED
Attorney of Record	Paul C. Jorgensen

88537087

Pi

Word Mark	PI
Goods/Services	• IC 036 US 100 101 102 financial services, namely, providing an electronic transfer exchange for virtual currency for use by members of on-line communities via global computer and communication networks; financial analysis services, namely, using data about the circulation of virtual currency to conduct impact analysis of funding on community projects.
Register	PRINCIPAL
Serial Number	88537087
Filing Date	2019-07-25T00:00:00
Priority Date	2019-02-20
Original Filing Basis	• 1a • 44d
Current Filing Basis	• 1a • 44d • 44e
Owner	(LAST LISTED OWNER) THE CITIZENS MEDIA LTD. (CORPORATION; CANADA); PO BOX 100, WHISTLER, B.C., V0N 1B0, CANADA
Type of Mark	SERVICE MARK
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Live Dead Indicator	LIVE
Status	SUSPENSION INQUIRY - MAILED
Attorney of Record	Todd A. Denys

Print: November 1, 2023 9:30 AM

6358963

Pi1

Word Mark

PI1

Goods/Services

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IC 035 US 100 101 102
Provision of information relating to tax planning; data processing services; price comparison services; professional services in the operations or functions of a commercial undertaking, namely, business administration; business management; business research in the field of finance, regulatory, banking and payment services; provision of business information in the field of finance, regulatory, banking and payment services; provision of commercial information about digital products and services available to purchase or download; compilation of business directories, namely, provision of commercial and business contact information; information, consultancy and advisory services in connection with all of the aforesaid.

•

IC 036 US 101 100 102
Financial and monetary services, namely, capital investment services; banking services; checking and savings account services; savings bank services; processing electronic payments made through prepaid cards; debit checking account services; merchant banking; international banking; electronic banking; private banking; personal banking services; online banking; provision of banking services via a website; electronic banking services; electronic banking via a global computer network; automated banking services; computerised banking services; ATM banking services; card accessed banking services; computerised information services relating to banking and financial matters; banking services for the deposit of money; financial banking services for the withdrawal of money; banking services provided for paying bills by telephone and online; automated banking services relating to charge card transactions; automated banking services relating to credit card transactions; banking services relating to the transfer of funds from accounts; banking services in relation to the electronic transfer of funds; information services relating to finance, provided online from a computer database or the internet; electronic funds transfers; electronic debit card transaction processing; electronic cash transactions; electronic money transfer services; electronic fund-transfer services; electronic funds transfer by telecommunications; money transfer services utilising electronic cards; providing multiple payment options by means of customer-operated electronic terminals available on- site in retail

stores; rental of automated teller machines, currency exchange services; foreign exchange transactions; home banking and Internet banking; insurance brokerage; information, consultancy and advisory services in connection with all of the aforesaid.

•

IC 042 US 100 101
Design and development of information technology systems relating to finance; design and development of computer databases relating to finance and banking; data encryption services; data encryption services in the field of finance, regulatory, banking and payment services; computer security threat data analytics services in the field of finance, regulatory, banking and payment services for protecting data; development, updating and maintenance of software and database systems; development, updating and maintenance of software and database systems in the field of finance, regulatory, banking and payment services; software development services; software development services in the field of finance, regulatory, banking and payment services; software design services; software design services in the field of finance, regulatory, banking and payment services; software as a service (SAAS) services featuring standardised software for the provision of operational flows relating to banking and investment infrastructure establishment services in the field of finance, regulatory, banking and payment services; platform as a service (PAAS) services featuring bespoke software and services for the provision of operational flows relating to banking and investment infrastructure establishment services in the field of finance, regulatory, banking and payment services; information, consultancy and advisory services in connection with all of the aforesaid.

Register	PRINCIPAL
Serial Number	88688671
Filing Date	2019-11-12T00:00:00
Priority Date	2019-11-11
Original Filing Basis	• 1b • 44d
Current Filing Basis	44e
Publication Date	2021-03-09
Registration Number	6358963
Date Registered	2021-05-25
Owner	(REGISTRANT) Project Imagine Ltd (limited company (ltd.); UNITED KINGDOM); 1 St Katharine's Way, London, E1W1UN, UNITED KINGDOM
Type of Mark	SERVICE MARK
Mark Drawing Code	(4) STANDARD CHARACTER MARK

Live Dead Indicator	LIVE
Status	REGISTERED
Attorney of Record	Mark H. Tidman

Print: November 1, 2023 9:30 AM

6630762

Word Mark	PIBANK
Goods/Services	• IC 009 US 038 023 026 036 021 Automatic banknote sorting machines; Magnetically encoded blank bank cards for issuance by financial institutions; Magnetically encoded printed blank bank cards for issuance by financial institutions; Magnetically encoded printed blank bank cards for issuance by financial institutions; magnetically encoded blank bank cards for issuance by financial institutions; computer terminals with a banking purpose; Downloadable communication software intended for banking customers for access to their accounts and for carrying out transactions. • IC 016 US 029 037 038 023 005 050 002 022 Printed brochures in the field of financial products, financial services and financial institutions; catalogs in the field of financial products, financial services and financial institutions; stickers; advertising brochures; printed promotional material in the field of financial products, financial services and financial institutions; printed publications, namely, brochures, booklets, and teaching materials in the field of financial products, financial services and financial institutions; Printed periodicals in the field of financial products, financial services and financial institutions; printing products, namely, lists featuring of financial products, financial services and financial institutions; Paper, cardboard and goods made from these materials, not included in other classes in the nature of envelopes, paper sheets with logo, cardboard with product information; adhesives for stationery or household purposes; artists' materials, paint brushes; office requisites except furniture in the nature of staple removers and stationery branded material with logo; printers' type; printing blocks; adhesives in the nature of glues for stationery or household use; drawing materials for blackboards; paintbrushes; printing type; printing blocks; Works of art and figurines of paper and cardboard, and architects' models made of paper and cardboard, architects' models made of paper and cardboard, materials for art and decoration in the nature of art paper; articles for artistic, decorative and modeling creations in the nature of art pad in the field of financial products, financial services and financial institutions; filters and filtering materials made of paper; bags and articles for packaging, wrapping and storage, of paper, cardboard and plastic; stationery and printed educational materials in the field of financial products, financial services and financial

institutions; writing and stamping articles in the nature of artists' pencils in the field of financial products, financial services and financial institutions; articles for correcting and erasing in the nature of erasers; writing supplies in the nature of corporate merchandising and bookbinding supplies in the nature of pens and pencils; teaching material in the nature of paper teaching materials in the field of financial products, financial services and financial institutions; albums for photographs and collectors; adhesives for stationery or household purposes; printed matter in the nature of printed lessons, printed books about financial products, in the field of financial products, financial services and financial institutions; Printed books in the field of institutional information; paper and cardboard; industrial paper and cardboard; money clips.

•

IC 036 US 100 101 102
Insurance services, namely, for banking services, namely, banking and credit, debit and stored value card and electronic transaction insurance services via global computer information network; telephone calling cad service; cash replacement by credit card; credit card transaction processing services; electronic cash transaction; electronics payment;, namely, electronic processing and transmitssion of bill payment data; financial information provided by electronic means; brokerage services in the field of insurance, investment, mortgages, mutual funds, securities and stocks; Insurance consultation; investment advice and consultation; funds investment; mutual funds investment; personal finance management and planning; cash management; loan financing and financing services; home equity loans; instalment loans and loans financing; security services, namely, monitoring, detecting, and preventing fraud in financial transactions in the field of banking, credit cards; credit card registration services for security purposes; credit card insurance services; checking account services; saving account services and currency exchange and advice.

•

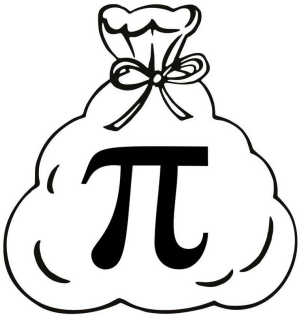
IC 038 US 101 104 100
Telecommunication services in the nature of for telecommunications services, namely, local and long distance transmission of voice, data, graphics by means of telephone; Telegraphic cable and satellite transmission and providing multiple user access to a global computer network; communications by means of computer terminals; communications via fiber-optic networks; communications via global computer networks or the Internet; transmission of messages; transmission of telegrams; Electronic message sending transmission; Electronic data transmission services; satellite transmission services; dissemination in the nature of broadcasting of radio and television programs.

Register	PRINCIPAL
Serial Number	79289842
Filing Date	2020-02-26T00:00:00
Original Filing Basis	66a
Current Filing Basis	66a
Publication Date	2021-11-16

Registration Number	6630762
Date Registered	2022-02-01
Owner	(REGISTRANT) Banco Pichincha España, S.A. (S.A.; SPAIN); C/ Lagasca, 4, E-28001 Madrid, SPAIN
Type of Mark	• TRADEMARK • SERVICE MARK
Mark Drawing Code	(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS
Design Code	260121
Description of Mark	• The color(s) blue and yellow is/are claimed as a feature of the mark. • The mark consists in the designation "PIBANK" written in rounded blue lowercase letters; a yellow circle is depicted after the designation.
Live Dead Indicator	LIVE
Status	REGISTERED
Attorney of Record	Elizabeth Lee D'Amore

Print: November 1, 2023 9:30 AM

97291825



Word Mark

Goods/Services

•

IC 009 US 021 023 026 036 038
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•

IC 036 US 100 101 102
Issuance of digital tokens of value; cryptocurrency trading and exchange services; Financial services, namely, providing a digital currency and digital token of value for use by members of an on-line community via a global computer network; blockchain-based financial services, namely, providing a digital currency and cryptocurrency for use by members of an online community via a global computer network; issuance of digital tokens of value, namely, digital tokens of value for use by members of an on-line community via a global computer network; Financial exchange, namely, cryptocurrency exchange services; Cryptocurrency trading services; Currency transfer services,

	namely, cryptocurrency exchange services; Currency trading services, namely, on-line real time cryptocurrency trading services.
Register	PRINCIPAL
Serial Number	97291825
Filing Date	2022-03-02T00:00:00
Original Filing Basis	1b
Current Filing Basis	1b
Publication Date	2023-10-03
Owner	(LAST LISTED OWNER) Gene Simmons Company (CORPORATION; DELAWARE); Attn: Aaron Van Duyne, 18 Hook Mountain Road, Suite 203, Pine Brook, NEW JERSEY 07058, UNITED STATES
Type of Mark	• TRADEMARK • SERVICE MARK
Mark Drawing Code	(2) DESIGN ONLY
Design Code	090113, 190713, 241711
Description of Mark	• Color is not claimed as a feature of the mark. • The mark consists of a bag bearing the pi symbol tied at the neck with a string.
Live Dead Indicator	LIVE
Status	PUBLISHED FOR OPPOSITION
Attorney of Record	Peter J. Vranum

Print: November 1, 2023 9:33 AM

bank [1] (bängk)

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n.

1. A piled-up mass, as of snow or clouds; a heap: *a bank of thunderclouds.*
2. A steep natural incline.
3. An artificial embankment.
4. often **banks**
   - **a.** The slope of land adjoining a body of water, especially adjoining a river, lake, or channel.
   - **b.** A large elevated area of a sea floor.
5. *Games* The cushion of a billiard or pool table.
6. The lateral inward tilting, as of a motor vehicle or an aircraft, in turning or negotiating a curve.

v. **banked, bank·ing, banks**

v.tr.

1. To border or protect with a ridge or embankment.
2. To pile up; amass: *banked earth along the wall.*
3. To cover (a fire), as with ashes or fresh fuel, to ensure continued low burning.
4. To construct with a slope rising to the outside edge: *The turns on the racetrack were steeply banked.*
5.
   - **a.** To tilt (an aircraft) laterally and inwardly in flight.
   - **b.** To tilt (a motor vehicle) laterally and inwardly when negotiating a curve.
6. *Games* To strike (a billiard ball) so that it rebounds from the cushion of the table.
7. *Sports* To play (a ball or puck) in such a way as to make it glance off a surface, such as a backboard or wall.

v.intr.

1. To rise in or take the form of a bank.
2. To tilt an aircraft or a motor vehicle laterally when turning.

[Middle English, of Scandinavian origin.]

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bank [2] (bängk)

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n.

1.
   - **a.** A business establishment in which money is kept for saving or commercial purposes or is invested, supplied for loans, or exchanged.
   - **b.** The offices or building in which such an establishment is located.
2. *Games*
   - **a.** The funds of a gambling establishment.
   - **b.** The funds held by a dealer or banker in certain games, especially gambling games.
   - **c.** The reserve pieces, cards, chips, or play money in some games, such as poker, from which the players may draw.
3.
   - **a.** A supply or stock for future or emergency use: *a grain bank.*
   - **b.** *Medicine* A supply of human fluids or tissues, such as blood, sperm, or skin, that

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is stored in a faculty for future use.

4. A place of safekeeping or storage: *a computer's memory bank.*

v. **banked, bank·ing, banks**

v.tr.

1. To deposit in a bank.

2. To store for future use.

v.intr.

1. To transact business with a bank or maintain a bank account.

2. To operate a bank.

Phrasal Verb:

bank on

To have confidence in; rely on.

[Middle English *banke*, from French *bangue*, from Old Italian *banca*, bench, moneychanger's table, from Old High German *banc*.]

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bank [3] (bängk)

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n.

1. A set of similar or matched things arranged in a row, especially:

a. A set of elevators.

b. A row of keys on a keyboard.

2. *Nautical*

a. A bench for rowers in a galley.

b. A row of oars in a galley.

3. *Printing* The lines of type under a headline.

tr.v. **banked, bank·ing, banks**

To arrange or set up in a row: *"Every street was banked with purple-blooming trees" (Doris Lessing).*

[Middle English, bench, from Old French *banc*, from Late Latin *bancus*, of Germanic origin.]

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cap·i·tal [1] (kăp′ĭ-tl)

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n.

1.
   a. A town or city that is the official seat of government in a political entity, such as a state or nation.
   b. A city that is the center of a specific activity or industry: *the financial capital of the world.*
2.
   a. Wealth, especially in the form of financial or physical assets, used in the production or accumulation of more wealth.
   b. Accumulated assets or advantages used for economic or political gain: *"The president lacks the political capital to override their objections" (The Economist).*
3.
   a. The money invested in a corporation, including debt and equity.
   b. Net worth.
   c. Capital stock.
4. Capitalists considered as a group or class.
5. A capital letter.

adj.

1. First and foremost; principal: *a decision of capital importance.*
2. First-rate; excellent: *a capital idea.*
3. Relating to or being a seat of government.
4. Extremely serious: *a capital blunder.*
5. Involving death or calling for the death penalty: *a capital offense.*
6. Of or relating to financial assets, especially being or related to those financial assets that add to the net worth of a business: *made capital improvements at the plant site.*
7. Relating to or being a capital letter.

[From Middle English, principal, from Old French, from Latin *capitālis*, from *caput*, head, money laid out; see **kaput-** in the Appendix of Indo-European roots. Noun, sense 5, and adjective, sense 7, from the medieval use of uncials in headings of pages and passages .]

Usage Note: The term for a town or city that serves as a seat of government is spelled *capital*. The term for the building in which a legislative assembly meets is spelled *capitol*.

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cap·i·tal [2] (kăp′ĭ-tl)

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n.
Architecture
The top part of a pillar or column, typically having an ornamental design.

[Middle English, from Anglo-Norman, from Late Latin *capitellum*, diminutive of Latin *caput*, head; see **kaput-** in the Appendix of Indo-European roots.]

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capital[2]

top: at the Kiosk of Qertassi
New Kalabsha, Egypt
bottom: in the cloister of the Monastery of Santa Maria de l'Estany
Estany, Spain

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capital2

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We now have twenty two available coins.
Which means even more ways to trade on the SoFi app.
Terms apply*.

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We keep your crypto secure.†

Get started with just $10.

Do it all in the SoFi app.

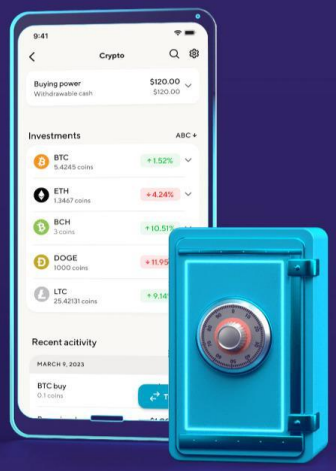
Stay on the cutting edge of crypto trading.

Now you can trade Bitcoin, Ethereum, Litecoin, Bitcoin Cash, and Ethereum Classic and 17 more coins—24/7.

Get started →

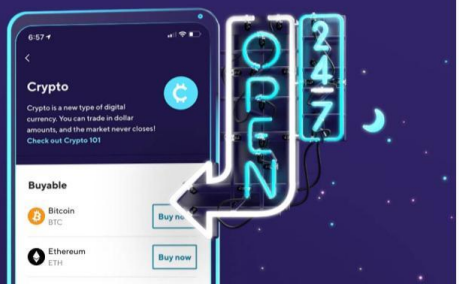
Keep your crypto cybersecure.

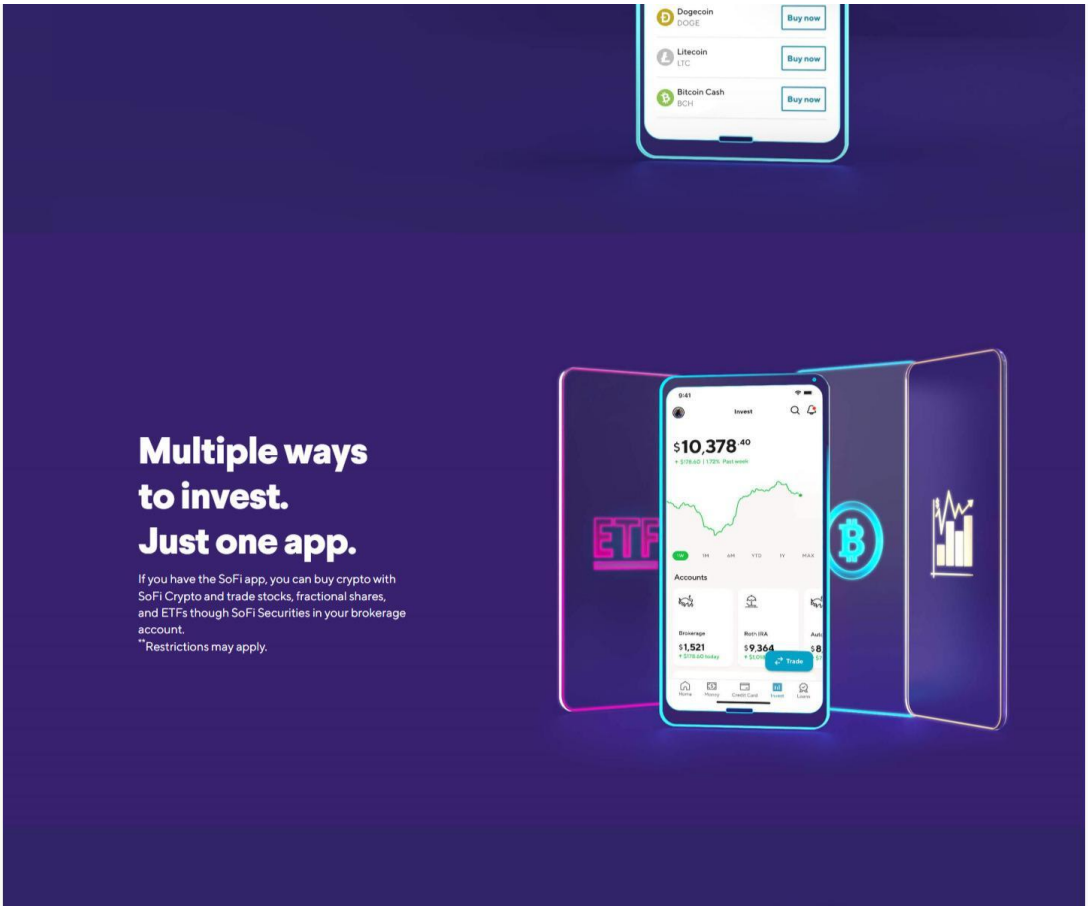
SoFi takes security seriously across. SoFi Crypto uses a number of tools to secure crypto holdings against theft, including two-factor authentication, SSL encryption, and more.



Buy anytime.

Unlike the regular market, you can trade crypto 24/7. Weekends, holidays, middle of the night—no time is off limits.

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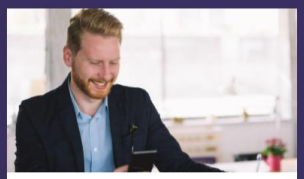
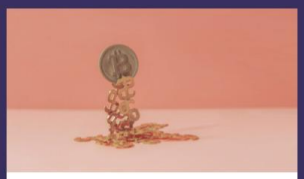
SoFi's Crypto Guide for Beginners



Crypto Glossary: Terms and Guides



Guide to Crypto Staking

FAQs

Q: When will I get my bonus?

Once conditions are met and your account is opened, you will receive your Bitcoin (BTC) within 7 days.

Q: How secure is SoFi?

SoFi takes security seriously across all of the brand's products. SoFi Crypto uses a number of tools to secure crypto holdings against theft, including two-factor authentication, SSL encryption, partnering with trusted exchanges to complete transactions, and not sharing personal information about our members with crypto trading partners and custodians. Before you purchase crypto through SoFi Crypto, it is important to understand the volatility of its value, and therefore its inherent risk.

Q: Is SoFi Crypto creating a new cryptocurrency coin?

Q: How much does SoFi charge to trade crypto?

SoFi will charge a markup of 1.25% (rounded up to the nearest penny – $0.01) on crypto transactions

On a purchase, the markup is added to the market price from the exchange, and SoFi submits a market order trade. For example:

- Suppose the market price of Litecoin (LTC) is $100
- You purchase $100 worth of LTC
- In this case, SoFi would mark up the LTC price to $101.25, and you would receive slightly less than 1 full LTC due to that markup.

Please note, SoFi may change the crypto markup amount at any time and will ensure that the amount listed here is accurate.

Q: When can I trade crypto with SoFi Crypto?

You can trade in cryptocurrencies 24/7 through SoFi Crypto, with the exception of occasional site maintenance.

No. SoFi Crypto is not creating a coin, nor is it a wallet. SoFi Crypto is a platform accessible through SoFi.com and the SoFi app where individuals can buy and sell cryptocurrency. Bitcoin, Ethereum, Litecoin, Bitcoin Cash, and Ethereum Classic are available to trade, and up to 17 other coins will be available to follow in real-time.

Q: What is crypto?

Cryptocurrency, often abbreviated to "crypto," is a new type of digital asset. Crypto is decentralized, meaning that it is not controlled by a central authority like a bank or government and instead is exchanged person-to-person. Bitcoin was the first cryptocurrency. Read more about Bitcoin, blockchain technology, and what you should know if crypto is new to you on SoFi Learn.

Q: Where can I trade crypto with SoFi Crypto?

SoFi Crypto is available in all 50 states and Washington, D.C.

Q: How do I get started with cryptocurrency?

Cryptocurrency can be purchased or sold through a cryptocurrency exchange - a similar concept to a stock market. With SoFi , Crypto can be traded 24/7 and is purchasable in dollar terms, allowing you to buy tiny fractions of coins - all within a secure platform.

Q: How do I find cryptocurrencies in the SoFi app?

Search for a specific coin by name using the search functionality in the SoFi app, or discover our collection of cryptocurrencies by scrolling down on the Invest tab in the SoFi app.

Q: What risks are associated with trading crypto assets?

Some of the risks of crypto assets include the following:
-They are potentially illiquid
-They have the potential for complete loss of principal
-There is market uncertainty and a lack of regulation.

Q: How soon will I receive my crypto?

Your purchase of cryptocurrency, by the dollar or by the coin, happens in real-time. Should you sell all or some of your crypto holdings on SoFi Crypto, it will be returned as USD to your account, instantly.

Q: Are there limits to my purchase?

The minimum order depends on the coin type and varies between $1 - $10. The maximum purchase per day, per individual, is $100,000.

Q: Can I transfer my crypto holdings between my SoFi Crypto account and an external wallet?

No, but there's a reason why. We take security seriously at SoFi Crypto and by having a closed system we can better secure your crypto assets. In the future, we may consider adding the ability to transfer crypto into or out of your SoFi Crypto account, but it isn't a planned feature at this time.

Q: What is the best cryptocurrency to invest in?

There are a number of different types of cryptocurrencies available today - all with different attributes and designs. There is no consensus superior coin, so we recommend researching and determining what you feel holds the most future value.

Q: Is cryptocurrency better than stocks?

Cryptocurrencies and stocks are two very different types of assets with different uses. For a deeper understanding on cryptocurrency, check out the SoFi Crypto Guide.

Q: How SoFi's Crypto trading regulated?

SoFi Crypto meets the high standards of regulatory and risk controls. All cryptocurrency activities are offered through SoFi's wholly owned subsidiary, SoFi Digital Assets, LLC ("SoFi Digital Assets," dba "SoFi Crypto"), a licensed money transmitter, in each state in which a money transmitter license is required, and holder of a BitLicense issued by the New York State Department of Financial Services.

Q: How does SoFi ensure the security of crypto trading on the

platform?

SoFi offers only a closed-loop system where members can buy and sell selected coins to ensure secure transfers and the safety of members' funds. SoFi partners with multiple trading and custody providers to ensure service continuity and reduce dependency on a single service partner.

Q: Does SoFi lend out my crypto to other borrowers?

No. SoFi doesn't lend members crypto assets. Our primary business model is to provide members with trading access to selected coins. Fees are the primary and only source of our crypto revenue. SoFi is 100% transparent with members about its fee structure, doesn't add any hidden spreads or commissions, and offers only market price rates.

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NOTICE: The White House has announced a $10,000 forgiveness for qualifying federal student loan borrowers/$20,000 forgiveness for qualifying Pell Grant recipients/suspended all federal student loan payments and waived interest charges on federally held loans beyond 12/31/22. Please carefully consider these changes before refinancing federally held loans with SoFi, as in doing so you will no longer qualify for these changes or other future benefits applicable to federally held loans. If you qualify for federal student loan forgiveness and still wish to refinance, leave up to $10,000 and $20,000 for Pell Grant recipients unrefinanced to receive your federal benefit. For more information, please go to https://www.ed.gov/news/press-releases/biden-harris-administration-continues-fight-student-debt-relief-millions-borrowers-extends-student-loan-repayment-pause

SoFi Student Loan Refinancing: Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. Your existing student loan(s) must total a minimum of $5,000 to be eligible for refinancing. Additional terms and conditions may apply. To qualify, a borrower must be a U.S. citizen or other eligible status, be residing in the U.S., have graduated with an associate degree or higher from an eligible Title-IV-accredited college or graduate program, and meet SoFi's pre-established underwriting requirements, including verification of sufficient income to support your ability to repay; see SoFi.com/eligibility. Lowest rates reserved for the most creditworthy borrowers. SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Income Based Repayment or Income Contingent Repayment or PAYE. Information current as of 1/3/23 and subject to change. SoFi Student Loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891 (www.nmlsconsumeraccess.org). See SoFi.com/legal for state-specific license details.

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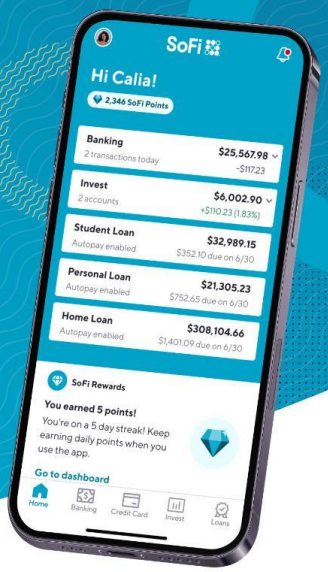

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Earn rewards points just for using it.

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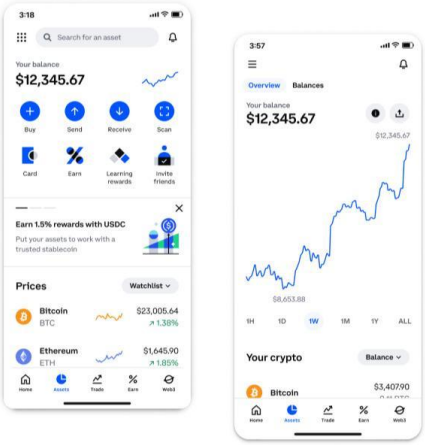

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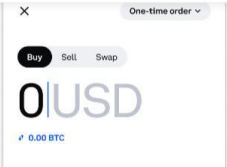

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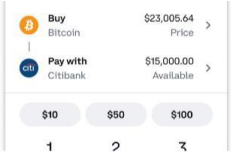

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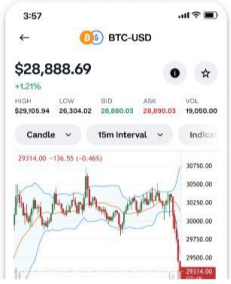

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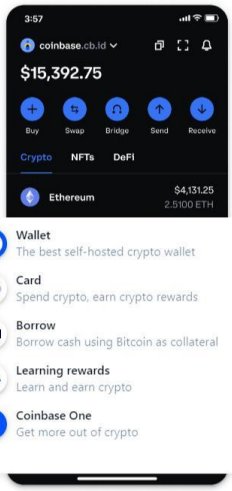

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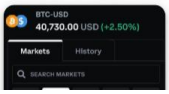

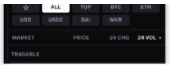

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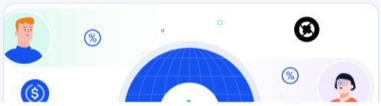

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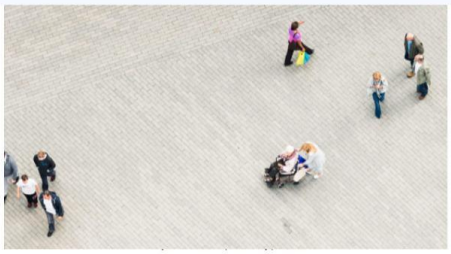

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- **NFT**
  Create, collect, connect
- **Advanced Trade**
  Powerful trading tools
- **Earn**
  Earn interest on your crypto
- **Learning rewards**
  Learn and earn crypto
- **Card**
  Spend crypto, earn crypto rewards
- **Borrow**
  Borrow cash using Bitcoin as collateral

For Businesses

- **Institutional**
  Solutions for institutional investors
- **Prime**
  The prime brokerage platform
- **Commerce**
  Accept crypto from anyone
- **Exchange**
  Direct access to our exchange
- **International Exchange**
  Direct access to global crypto markets
- **Data Marketplace**
  Simplified access to crypto market data
- **Asset Hub**
  List your asset on Coinbase
- **Ventures**
  Raise money for your crypto startup
- **Travel Rule**
  Travel Rule compliance you can TRUST

For Developers

- **Cloud**
  Build web3 apps with APIs, services and SDKs
- **Wallet as a Service**
  Build native wallets directly in your dapp
- **Wallet SDK**
  Link dapps to Coinbase Wallet
- **Coinbase Pay SDK**
  Easy, secure fiat-to-crypto solution
- **Commerce API**
  Accept crypto payments from customers
- **Exchange API**
  Power automated trading
- **Sign in with Coinbase**
  Offer Coinbase users easy login to dapps
- **Rosetta**
  Integrate your blockchain everywhere
- **Cloud Staking**
  Non-custodial staking on 25+ networks

- **Direct Deposit**
  Get paid in crypto or USD with zero fees
- **Private Client**
  For trusts, family offices, and UHNWIs
- **USD Coin**
  Crypto with a stable price
- **Pro**
  Professional grade tools
- **Derivatives**
  Trade an accessible futures market
- **Cloud Staking**
  Stake, self-custody, and earn rewards
- **Cloud Staking**
  Non-custodial staking on 25+ networks
- **Prime APIs**
  Trade and custody crypto assets programmatically

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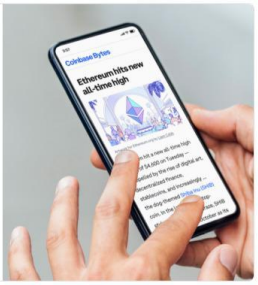

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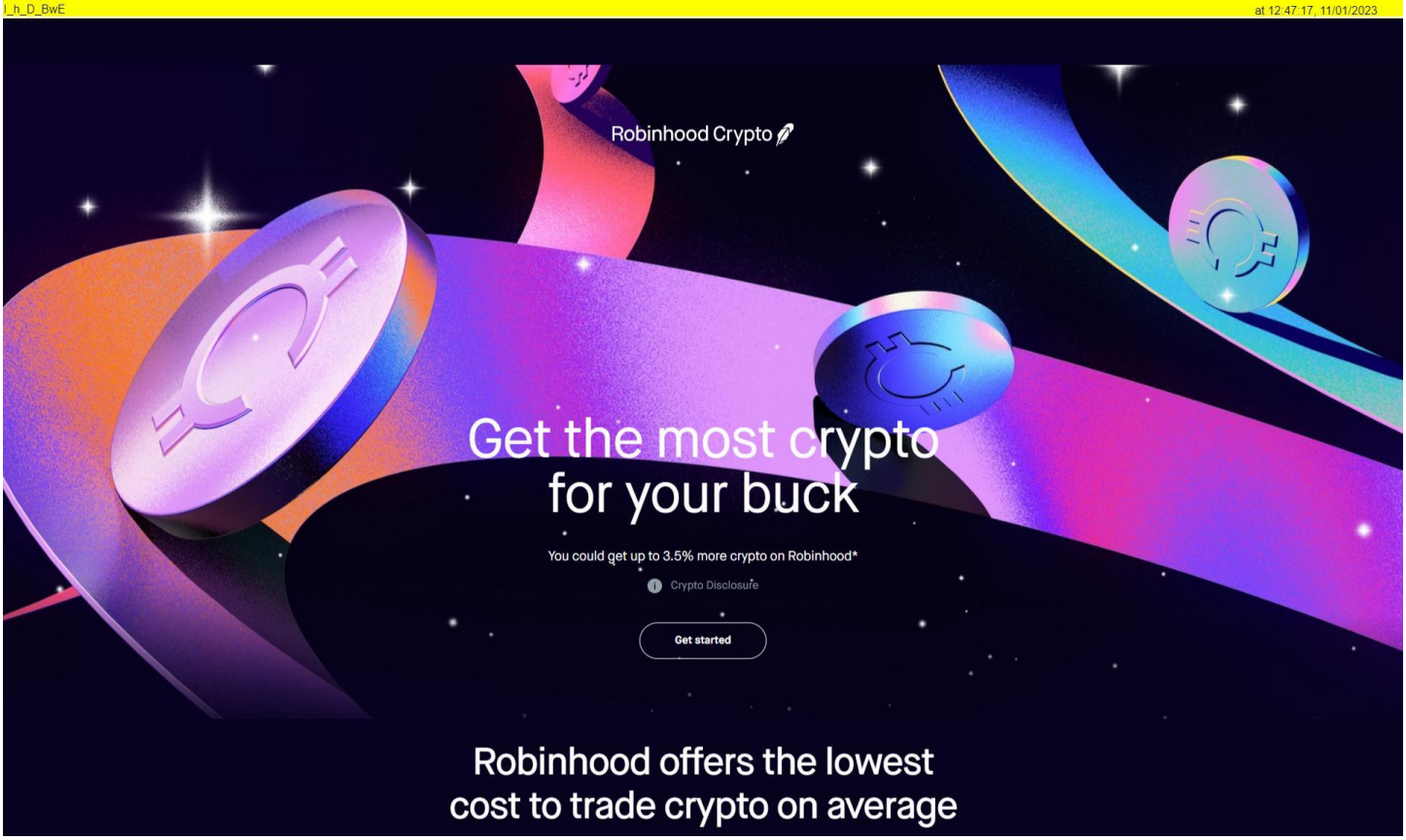
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Get the most crypto for your buck
You could get up to 3.5% more crypto on Robinhood*
Crypto Disclosure
Get started
Robinhood offers the lowest cost to trade crypto on average

We had experts check the math.*

$10 USD | $100 USD | $1,000 USD

BTC | ETH | DOGE

Crypto Platform	Crypto You'd Receive
Robinhood Crypto	0.006047 ETH —
Coinbase Advanced	0.006021 ETH -0.44%
Crypto.com	0.006010 ETH -0.61%
Kraken	0.005936 ETH -1.83%
Coinbase	0.005414 ETH -10.47%
Cash App	Not listed

*The statements above are based on research that was conducted and verified by an independent third party based on quotes for the respective cryptocurrency on the trading platforms shown on 10/6/23. Past amount of cryptocurrency shown in such quotes is not a guarantee of future results. The amount of cryptocurrency quoted may fluctuate based on market conditions and volatility and the actual amount received may at all times be more or less than the amounts shown.

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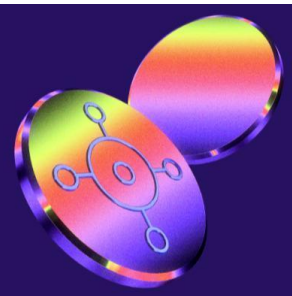
We offer all of your favorite coins

Buy, hold, and sell popular cryptocurrencies and stablecoins such as BTC, ETH, DOGE, SHIB, AVAX, LTC, UNI, ETC, LINK, XLM, AAVE, the list goes on.

Recurring Buys
Eat, sleep, trade, repeat

Easily make trading crypto your routine for as little as $1 on a fixed and automated schedule.



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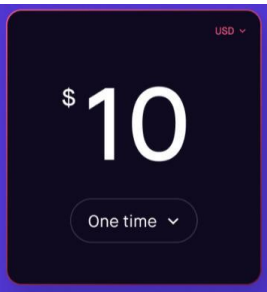

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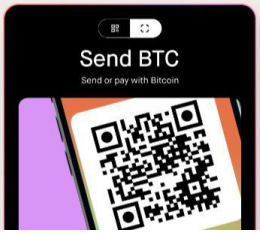
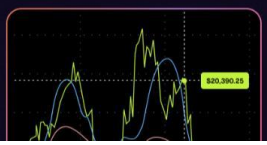
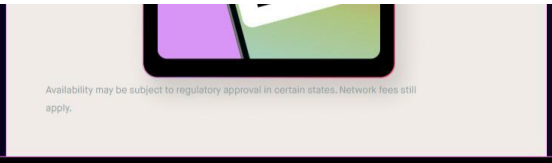
Transfer crypto with ease. You can send crypto to Robinhood, or send crypto from your Robinhood account to other crypto wallets. It's secure, simple, and you'll never be charged deposit or withdrawal fees.



Advanced trading tools
Custom price alerts, advanced charts, and more

Now you can build trading strategies and manage your crypto with our new suite of features – all in one place. Track market trends, plan advanced trades, set price alerts, and more.





Protection for your coins. Peace of mind for you.

- We don't lend your crypto or leverage against it
- 24/7 customer support
- Industry-leading security
- Cold storage for vast majority of our customers' coins
- Crime insurance against theft and cybersecurity breaches

Get started

You've got questions.

We've got answers.

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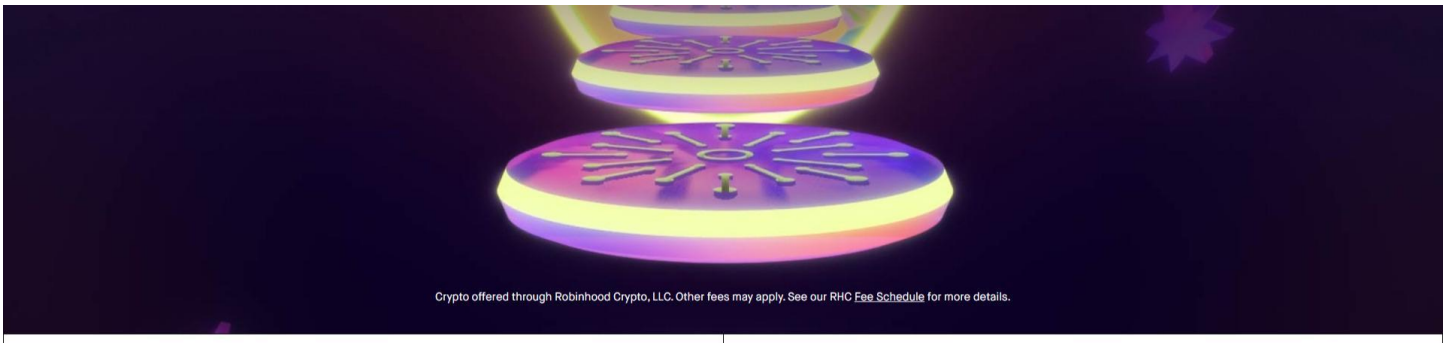

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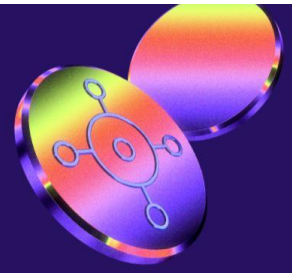

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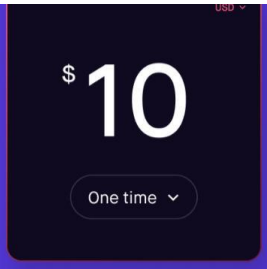

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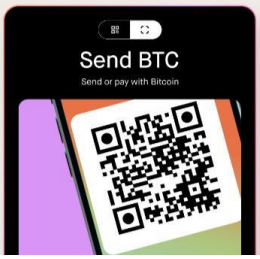

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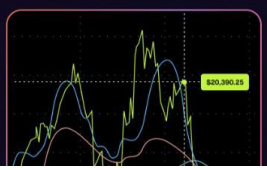

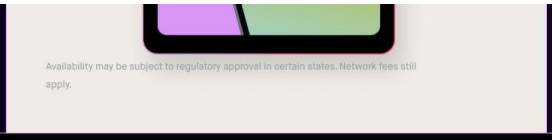

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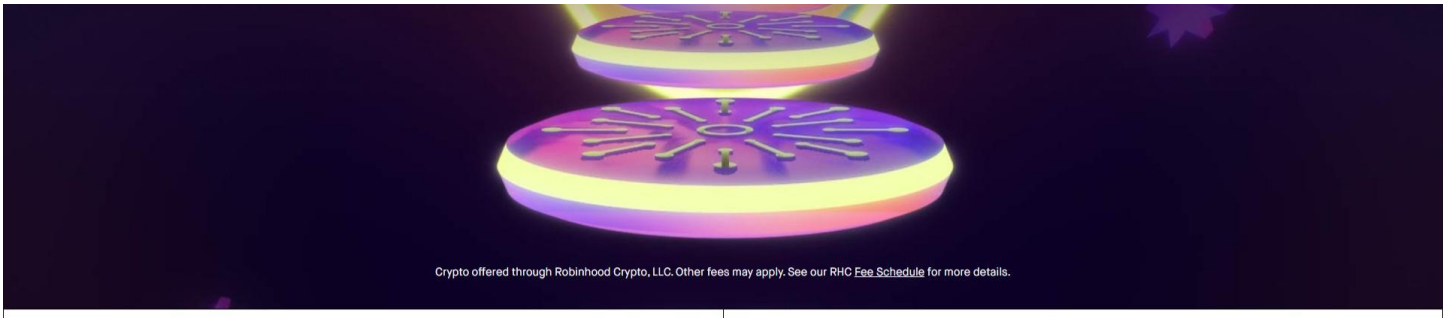

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Limitations and risks apply

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Robinhood 24 Hour Market is the only place* you can trade TSLA, AMZN, AAPL and more of your favorite stocks and ETFs 24 hours a day, 5 days a week. All still commission-free.

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Get diversified with stock bundles

ETFs can remove some of the pressure from picking individual stocks. Invest in a group of companies all at once.

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Level up your investing strategies

Get the right to buy or sell stocks at a specific date for a specific price. No commissions here either.

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B

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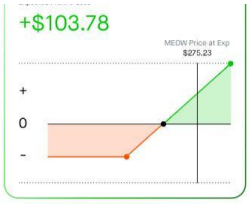

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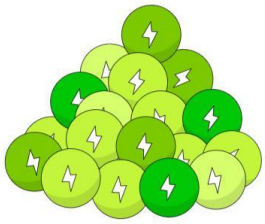
Margin
Increase your buying power

Need more leverage to purchase the stocks and ETFs you've been eyeing? With Margin, you can preserve your extra cash by borrowing some from us.

Risk of Margin Disclosure



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Break into Bitcoin

Buy, sell, and store crypto without the commission fees. For as little as $1, you can dive into the Bitcoin, Ethereum, and Altcoin family.

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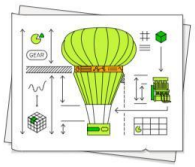
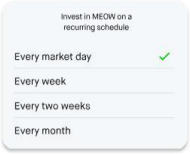


Recurring Investment

Invest automagically



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Gain more financial knowledge

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4.9% APY on your idle cash

Earn more interest on your uninvested cash. There's no cap, and you can withdraw anytime. (1.5% without Gold)*

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Get up to $50K of your deposits instantly, so you can jump on investment opportunities faster.

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Borrow money to increase your buying power, if eligible. (12% without Gold)**

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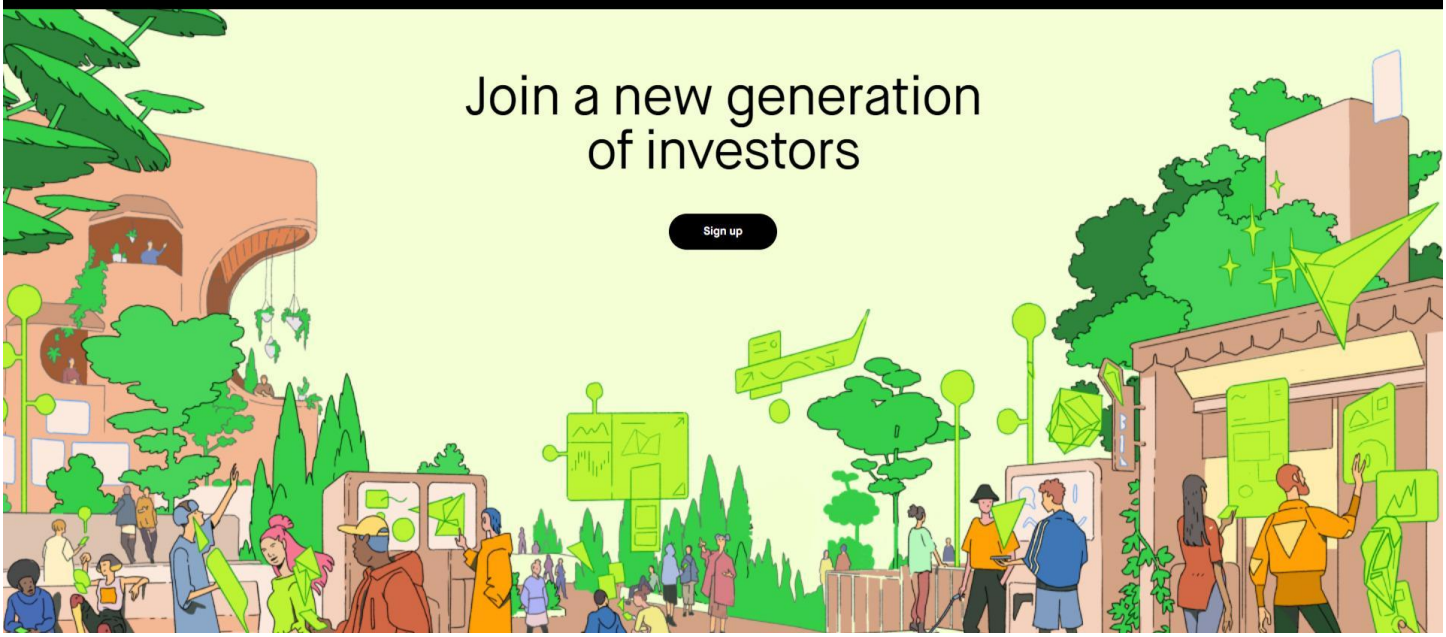
Professional research

Plan your next move with in-depth research by independent financial analysts at Morningstar.

*Terms apply. Rate subject to change.
**For margin enabled customers, to earn interest through the cash sweep program, a cash balance is needed. If you have a margin balance, there is no cash balance to earn interest.



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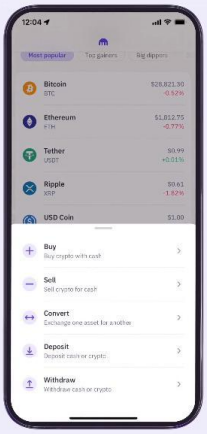

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Money makes the world go round

CRYPTO MAKES THE WORLD GO

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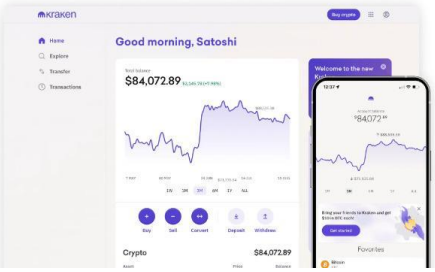
10M+	190+	$207B+
Clients	Countries supported	Quarterly trading volume



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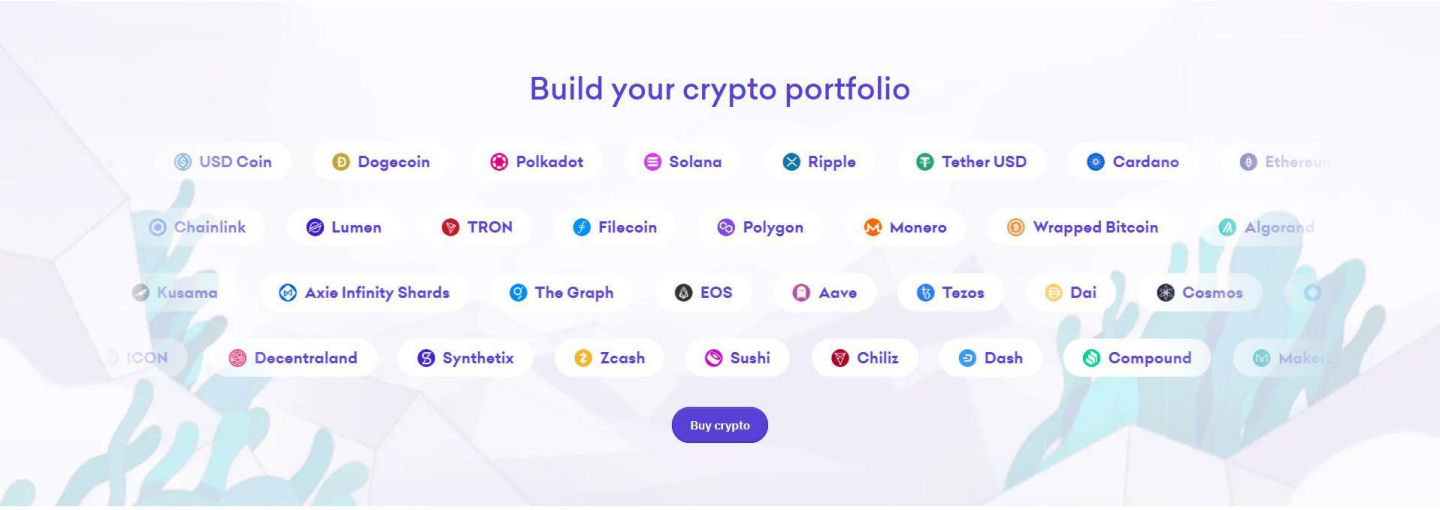
Buy crypto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Get started with Kraken

STAKING CRYPTO

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Yearly rewards
3-6% Flexible

Cosmos (ATOM)
Yearly rewards
7-11% Flexible
17-21% Bonded 21D

Flow (FLOW)
Yearly rewards
2-5% Flexible
6-10% Bonded 14D

Kava (KAVA)
Yearly rewards
7-9% Flexible
12-17% Bonded 21D

Kusama (KSM)
Yearly rewards
5-9% Flexible
13-18% Bonded 7D

Mina (MINA)
Yearly rewards
8-14% Flexible

Polkadot (DOT)
Yearly rewards
8-12% Flexible
15-21% Bonded 28D

Solana (SOL)
Yearly rewards
2-4% Flexible
5-7% Bonded 3D

4-7% Flexible

1-4% Flexible

12+ assets
for staking

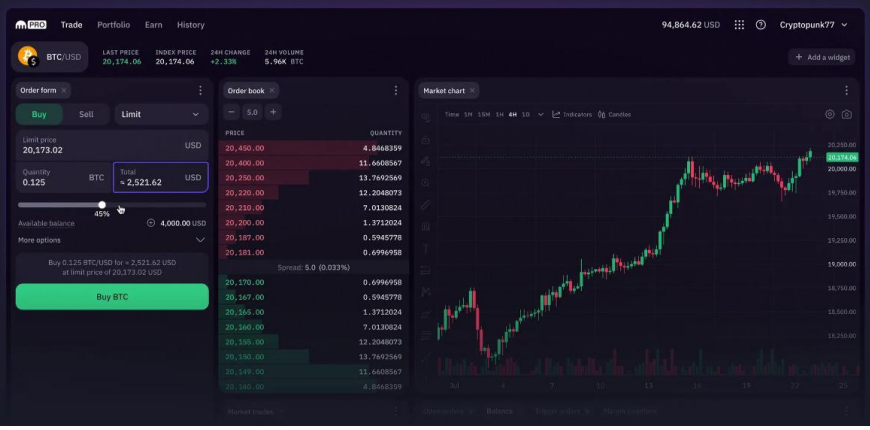
Up to 24% in
yearly rewards

$100M+ in rewards
earned by clients

Start earning today

KRAKEN PRO

Trade spot and margin.
All in one powerful interface.



Low spreads

Lower your average cost per trade.

Deep liquidity across markets

Easily trade large volumes at stable prices.

High rate limits

Trade crypto fast with our robust, low latency API.

Kraken makes it easy to get started. Sign up today to **buy and sell 200+ cryptocurrencies**.

Get started with Kraken

*Reward rates are subject to change and compliance with Kraken's terms and conditions. These materials are for general information purposes only and are not investment advice or a recommendation or solicitation to buy, sell, stake or hold any cryptoasset or to engage in any specific trading strategy. Some crypto products and markets are unregulated, and you may not be protected by government compensation and/or regulatory protection schemes. The unpredictable nature of the cryptoasset markets can lead to loss of funds. Tax may be payable on any return and/or on any increase in the value of your cryptoassets and you should seek independent advice on your taxation position. **Margin**, **futures** and **opt-in rewards** are subject to certain geographic limitations and eligibility criteria. For more information, please see our **Terms of Service**.*

kraken

Take your crypto trading to the next level.

Create account

Sign in

PRO

Features

- NFT Marketplace
- Margin Trading
- Futures Trading
- OTC Trading
- Institutions
- API Trading
- Staking Rewards
- Kraken Security
- Kraken Careers
- Kraken Blog
- Press Room
- Affiliate Program
- Refer a Friend
- Kraken Status

Browse Prices

- Bitcoin Price
- Ethereum Price
- Dogecoin Price
- XRP Price
- Cardano Price
- Solana Price
- Litecoin Price
- BTC to USD
- ETH to USD
- DOGE to USD
- XRP to USD
- ADA to USD
- SOL to USD
- LTC to USD

Buying Guides

- Buy Bitcoin
- Buy Ethereum
- Buy Dogecoin
- Buy XRP
- Buy Cardano
- Buy Solana
- Buy Litecoin
- What is cryptocurrency?
- Types of cryptocurrency
- What is a blockchain?
- What is Bitcoin?
- What is Ethereum?
- What is an NFT?
- What is a DAO?

Support Center
All crypto markets
Learn crypto

Community

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Language U.S. English

These materials are for general information purposes only and are not investment advice or a recommendation or solicitation to buy, sell, stake or hold any cryptoasset or to engage in any specific trading strategy. ***Kraken does not and will not work to increase or decrease the price of any particular cryptoasset it makes available.*** *Some crypto products and markets are unregulated, and you may not be protected by government compensation and/or regulatory protection schemes. The unpredictable nature of the crypto-asset markets can lead to loss of funds. Tax may be payable on any return and/or on any increase in the value of your cryptoassets and you should seek independent advice on your taxation position. Geographic restrictions may apply.*

https://pro.kraken.com/#why at 12:53:16, 11/01/2023

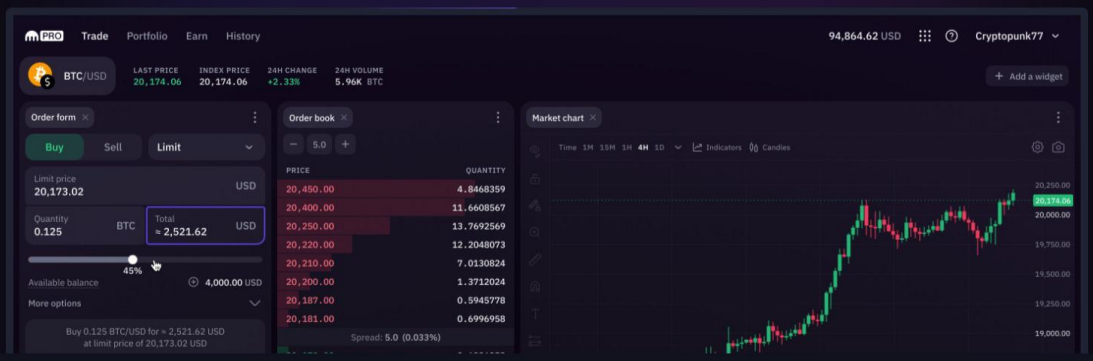
kraken Explore Prices Why Kraken? Learn Support Sign in Sign up

PRO Overview Features Trade Earn Kraken Pro App Why Kraken? FAQ

Powerful. Customizable. Beautiful.

Kraken Pro is the one-stop destination for advanced crypto traders.
Access spot, margin trading and staking - all in one powerful interface.

Get started



Designed for all traders

Designed for all traders

Highly customizable

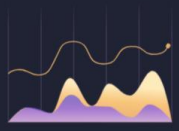
Choose as many (or as few) trading modules as desired from our comprehensive list. Resize, drag, drop and arrange them in the pixel-perfect layout for you.

All-in-one interface

Switch instantly between spot, margin trading and staking –then track your performance with one clear, consolidated portfolio.

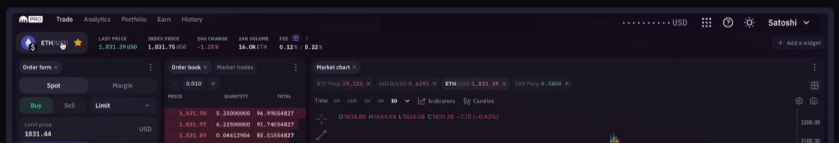
Real-time performance

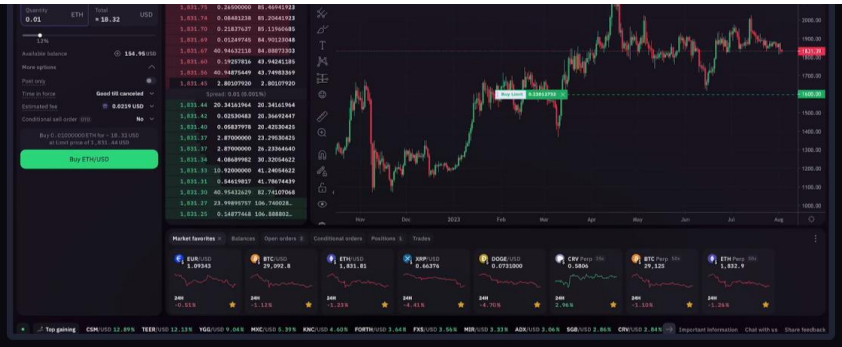
With live market data fed into a fast and responsive UI - we're getting you closer to the action with our most powerful interface ever.



Confidently plan and execute trades

Kraken Pro comes fully equipped with must-have advanced trading tools and features, addressing all your trading needs in one place.





Find opportunities

Quickly browse markets by category; top gainers and losers, top traded and newly listed. Display your favorite markets so they're only one click away.

Analyze trends

Identify trades with full-featured charting, technical indicators and compare up to 4 markets at once. Monitor the action with live order books and streaming trades.

Manage trades

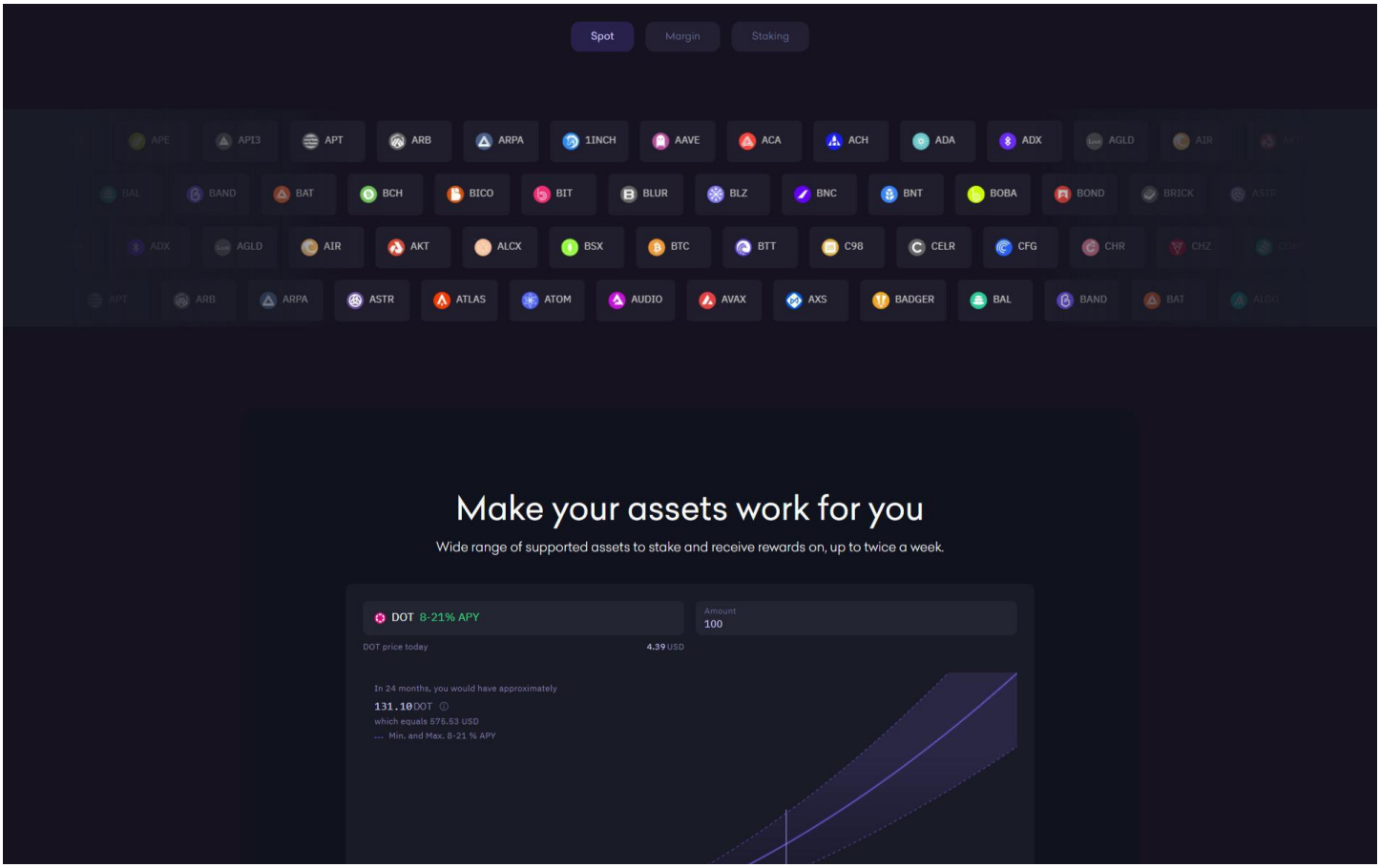
Utilize advanced order types and instructions including stop loss, take profit, IOC, reduce-only and trigger options. Drag and modify orders directly on the chart.

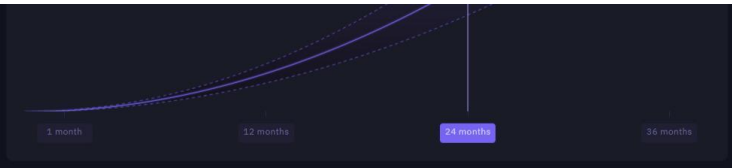
Open the door to 210+ assets

Open the door to 210+ assets

Trade, stake or invest across an ever-growing number of crypto assets, stablecoins and fiat currencies.

Get started


Spot
Margin
Staking
APT
ARB
ARPA
1INCH
AAVE
ACA
ACH
ADA
ADX
BAND
BAT
BCH
BICO
BIT
BLUR
BLZ
BNC
BNT
BOBA
BOND
AGLD
AIR
AKT
ALCX
BSX
BTC
BTT
C98
CELR
CFG
CHR
ASTR
ATLAS
ATOM
AUDIO
AVAX
AXS
BADGER
BAL
Make your assets work for you
Wide range of supported assets to stake and receive rewards on, up to twice a week.
DOT 8-21% APY
Amount
100
DOT price today
4.39 USD
In 24 months, you would have approximately
131.10 DOT
which equals 575.53 USD
Min. and Max. 8-21 % APY



Calculate your rewards

Portfolio growth charts over time, based on different staking scenarios and the effect of compounding rewards.

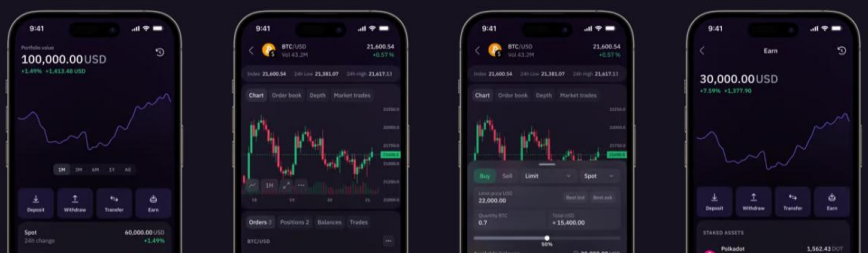
Unstake at any time

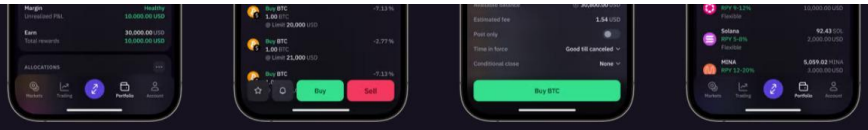
Unstaking is possible upon request. We don't apply any lock-up periods unless it's required by the network itself.

Manage your portfolio

Clear trackers for your rewards and staking balance with one consolidated view.

Trade and earn on the go





Kraken Pro: Advanced Crypto Trading

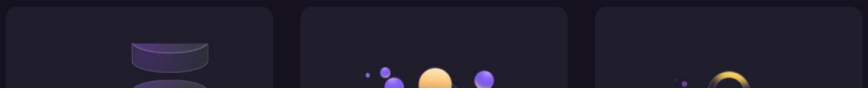
The Kraken Pro mobile app delivers all the trading, funding, earn and security features you love about the Kraken exchange in a mobile-first design. Get access to the tools and information you need to trade on the go.

App Store

Google Play

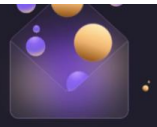
Scan the QR code to download the Kraken Pro app available on iOS and Android.

Experience the best with Kraken



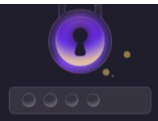
Deep liquidity

Improve your trade execution experience with our deep liquidity and tight spreads.



Dedicated support

Whether you'd like to live chat, call, or email us we're always here to resolve your issues quickly. We usually respond within 30 seconds.



World class security

Securing client assets and privacy has been our number one priority for over a decade. Our global team continues to set security standards for the industry.

Ready to dive in?

Create an account to unleash the power of Pro.
It takes as little as 4 minutes to get started.

Get started

Join one of the most powerful and popular trading platforms in the crypto industry.

Unique Verified Clients	Trading volume	Average support resolution time
9M+	$207B+	< 5 minutes
ALL TIME	LAST YEAR	THIS YEAR

AS SEEN IN

Forbes coindesk Bloomberg CRYPTOSLATE COINTELEGRAPH

Want to know more?

- Is Kraken Pro different from Kraken?
- Is Kraken Pro free to use?
- Who can sign up for Kraken Pro?
- How do I upgrade to Kraken Pro?
- How can I learn to use Kraken Pro?
- There's something else I'd like to know.

Margin, staking and opt-in rewards are subject to certain geographic limitations and eligibility criteria.

Reward rates are subject to change and compliance with Kraken's terms and conditions. These materials are for general information purposes only and are not investment advice or a recommendation or solicitation to buy, sell, stake or hold any cryptoasset or to engage in any specific trading strategy. Some crypto products and markets are unregulated, and you may not be protected by government compensation and/or regulatory protection schemes. The unpredictable nature of the cryptoasset markets can lead to loss of funds. Tax may be payable on any return and/or on any increase in the value of your cryptoassets and you should seek independent advice on your taxation position. For more information, please see our Terms of Service.

** At this time it's not currently possible to unstake FLOWH. Further information can be found on the FLOW FAQ. Please see the Terms of Service, including Annex C, for further information about the terms and conditions that apply to on-chain staking services.*

kraken

Take your crypto trading to the next level.

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Sign in

Features

Browse Prices

Buying Guides

Company

Popular Markets

Crypto Education

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https://www.oanda.com/us-en/trading/cryptocurrencies/

at 12:55:57, 11/01/2023

Offers | New York Red Bulls | Legal

OANDA SMARTER TRADING | CRYPTO | Trading | Platforms | Tools & Resources | Account types | Account support | Log in | Start Trading

Trade popular cryptos with a user-friendly app

You can now trade a batch of popular cryptos on OANDA's mobile app or intuitive platform with powerful tools.

- No mark-up on your crypto trades
- Globally recognized forex broker
- Excellent customer service
- Easy, low-cost account funding and withdrawal

Available on the App Store | GET IT ON Google play

Trade popular cryptos with a user-friendly app

You can now trade a batch of popular cryptos on OANDA's mobile app or intuitive platform with powerful tools.

- No mark-up on your crypto trades
- Globally recognized forex broker
- Excellent customer service
- Easy, low-cost account funding and withdrawal

Available on the App Store | GET IT ON Google play

OANDA and Paxos

Through OANDA's partnership with Paxos, you can spot trade cryptocurrencies on Paxos's itBit exchange through our OANDA platform. This means that everything is managed within your OANDA app and trading is conducted with Paxos.

Open a spot crypto account | Learn about Paxos

All digital asset transactions occur on the Paxos Trust Company exchange. Any positions in digital assets are custodied solely with Paxos and held in an account in your name outside of OANDA Corporation. Digital assets held with Paxos are not protected by SIPC. Paxos is not an NFA member and is not subject to the NFA's regulatory oversight and examinations.

3 simple steps to activate your spot crypto account

Once you have a live account with OANDA, you can download the OANDA mobile app. If you are logging in from your desktop, go to the OANDA account management website. You will see a message that prompts you to open a crypto account

with Paxos Trust Company, OANDA's crypto services provider.

Next, your request will be reviewed by Paxos. This may take up to 15 minutes. Upon approval, tap complete application. After you've deposited or transferred funds to your crypto account, you can start trading.

1 **Open a Paxos account**

2 **Complete application**

3 **Fund and trade**

Choose from a range of popular cryptocurrencies

Whether you want to trade Bitcoin, Ethereum or coins backed by real gold, you'll enjoy low-cost account funding and low-level commissions.

Bitcoin and Bitcoin Cash

You can trade Bitcoin using our mobile app, with commissions as low as 0.25%, among some of the lowest levels in the industry.

Ethereum

Trade the increasingly popular cryptocurrency, Ethereum, against the US dollar, also with attractive spreads and low commissions.

Additional cryptocurrencies

You can also trade PAX Gold, Litecoin, Aave, Chainlink and Uniwap– all against the US dollar.

What is cryptocurrency

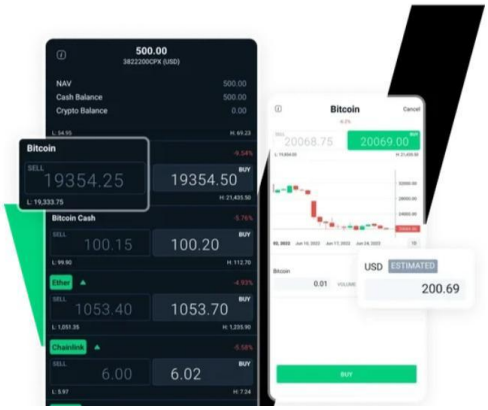
trading?

Coins or tokens involve buying an amount, or fraction, of say, Bitcoin, and holding that investment, for example, in an account at a cryptocurrency exchange, with a cryptocurrency custodian, or in a digital wallet, until you want to sell.

- Cryptocurrencies are traded against the US dollar
- Through OANDA's partnership with Paxos, you can spot trade cryptocurrencies on Paxos's itBit exchange through our platform

Open a spot crypto account

**Please note that cryptocurrency traded with Paxos through the OANDA app are not held in a digital wallet.



Trading crypto with the OANDA app

There are many benefits of using our app to trade cryptocurrencies:

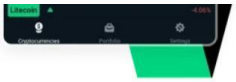
- User-friendly app with charting and access to two-way streaming prices
- Easy, low-cost account funding and withdrawal
- Fund your crypto account in the same easy and low-cost way as your forex account
- Manage risk using limit and stop orders

Open crypto account

Download on the App Store

GET IT ON Google Play

All digital asset transactions occur on the Paxos Trust Company exchange. Any positions in digital assets are custodied



solely with Paxos and held in an account in your name outside of OANDA Corporation. Digital assets held with Paxos are not protected by SIPC. Paxos is not an NFA member and is not subject to the NFA's regulatory oversight and examinations.

Know what to expect

Here are some of the key features when you trade cryptocurrencies through OANDA.

Two partners

Everything is managed within your OANDA app. Trading is conducted with Paxos

Understand the risks

Cryptocurrencies generally have higher volatility than traditional currencies^

^Higher volatility means higher risk of loss

7-day trading

Trading during normal trading hours and over the weekend

Cryptocurrencies

Through our partner, Paxos, you have a range of tokens, and trade and tick sizes to choose from.

Token	Min Trade Size	Max Trade Size	Tick Size

Bitcoin	0.0001	10	0.25
Ethereum	0.002	135	0.05
Litecoin	0.05	3759	0.01
Bitcoin Cash	0.02	1342	0.05
PAX Gold	0.002	211	0.01
Chainlink	0.4	33277	0.01
Uniswap	0.6	51480	0.01
Aave	0.04	2577	0.01

Frequently asked questions

Get intelligent support from real people.

Am I eligible to trade cryptocurrencies?

Only individual live trading accounts with OANDA Corporation can opt to open a crypto account with our crypto services provider, Paxos Trust Company, which provides all exchange and custody services for trading and holding cryptocurrencies. The activation of your crypto account is subject to approval by Paxos.

Corporate accounts, Individual Retirement Accounts (IRA), Eligible Contract Participant (ECP) accounts and Legal Entity accounts are not eligible at this time.

How can I trade spot cryptocurrencies through OANDA Corporation?

How many crypto trading accounts can I have?

Which cryptocurrencies can I trade in?

Which order types can I use for trading cryptocurrencies?

What are the minimum and maximum order sizes?

What is the maximum position size?

What is the applicable pricing?

How can I deposit to or withdraw from my Paxos crypto account?

Is leverage trading available?

Can I short sell?

Where can I find my transaction or account statement? ⊕

What are the hours of operation? ⊕

What is the financing cost? ⊕

What does a 'fork' mean in blockchain? ⊕

What is an 'airdrop'? ⊕

What does a 'fork' or 'airdrop' mean to me? ⊕

Trusted by traders all over the world

With over 25 years of experience, OANDA offers leading tools, powerful platforms and transparent pricing.

Globally recognized forex broker

We offer over 68 major and minor currency pairs, a user-friendly app and a range of trading platforms, including the OANDA Trade platform, MT4 and TradingView. Through our partnership with Paxos, you can also spot trade eight popular cryptocurrencies.

See our markets →

Depositing and withdrawing funds

It is simple and straightforward to deposit and withdraw funds to and from your account.

See how to deposit and withdraw →

Trading with OANDA

Our operation hours coincide with the global financial markets. Find out when you can trade with us.

See hours of operation →

https://www.fidelity.com/crypto/overview?imm_pid=700000002638647&immid=100927_SEA&imm_eid=ep74121175018&utm_source=GOOGLE&utm_medium=paid_search&utm_account_id=700000002638647&utm_campaign=CRY&utm_content=58700008155797324&utm_term=crypto+investment&utm_campaign_id=100927&utm_id=71700000102259662&gclid=EAIaIQobChMI8l6IvaKjggMVJURyCh1nrw5REAAYASAAEgKIY_D_BwE&gclsrc=aw.ds

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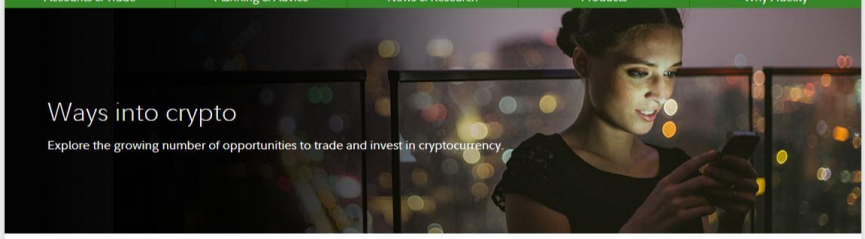


Ways into crypto

Explore the growing number of opportunities to trade and invest in cryptocurrency.

Our approach

Find the right fit

Enter the new frontier of crypto through a choice of offerings to suit your needs.

Train your brain

Our focus on education will help you trade crypto with clarity.

Get an edge

Trust is built over years of experience. Since 2014, we've been an innovator in crypto.

What is crypto?

Cryptocurrency is a digital form of currency that's transferred peer-to-peer through the internet. Fidelity is here to help you gain access to assets like bitcoin, the first and largest asset in the growing category, with expertise in security and reliable support.

Why is crypto so up and down?

Crypto prices can switch directions quickly. See some of the factors that can send prices racing.

Learn about the crypto market

A choice of offerings

Trading crypto | ETFs

Crypto trading

Fidelity Crypto®

Buy and sell bitcoin and ethereum commission free*, starting with as little as $1- on both our website and mobile app.

Open a Fidelity Crypto® account

Learn more

Fidelity Crypto® is offered by Fidelity Digital Assets℠[1]

Crypto is for investors with a high risk tolerance.

Boost your brainpower

Knowledge is power

Level up your crypto knowledge with education geared toward investors of all experience levels.

See insights

24/7 help at your fingertips

Visit the Crypto Help Desk for lightning-fast answers. Get 24/7 virtual assistance, available in-app and online.

Go to the Crypto Help Desk

We know crypto

You could say we were crypto curious early on. In 2014, Fidelity began mining bitcoin. By 2018, we launched our first crypto service: Fidelity Digital Assets℠, an institutional custody and trading platform for digital assets. As crypto evolves, we're committed to unlocking new investment opportunities for our clients.

Explore the power of digital assets

Crypto in the workplace

Fidelity is pioneering ways to help 401(k) plan sponsors meet the demands of an evolving workforce. The Digital Assets Account (DAA) is a first-of-its-kind opportunity that gives employees exposure to digital assets within their retirement plans. Fidelity Digital Asset Services, LLC provides custodial and trading services for the underlying digital assets held by the DAA.* The DAA is a separate account record-kept by Fidelity through our workplace services business.

If you're a plan sponsor, **learn here about the Digital Assets Account** introduce digital assets to your employees.

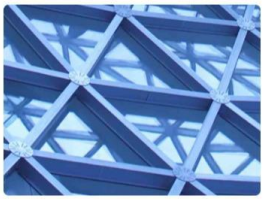
If you are a participant in a 401(k) at Fidelity that offers a Digital Assets Account, **log in to NetBenefits**

* Digital assets transactions are made through digital asset trading platforms, including Fidelity Digital Asset Services, LLC, that use multiple liquidity providers to achieve quality execution.

Crypto guides for advisors

Digital assets are more accessible than ever and advisors must be in step with client interests. Use our Advisor's Guide to Digital Assets to stay ahead of the shifts in cryptocurrencies.

Get the guide



Connect on Reddit

Share thoughts on crypto with a community of investors who live and breathe it at **r/FidelityCrypto**.

Before investing in any exchange-traded fund, you should consider its investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus, offering circular or, if available, a summary prospectus containing this information. Read it carefully.

* You will not be charged a commission on crypto trades placed through Fidelity Crypto®. Fidelity Digital Assets℠ will collect a spread (assessed at no more than 1%) calculated as the difference between the price at which you buy or sell crypto in your Fidelity Crypto® account and the price at which Fidelity Digital Assets℠ buys or sells crypto to fill your order. This spread will be built into your execution price. Other fees may apply. Fees are subject to change.

Fidelity Crypto® is offered by Fidelity Digital Assets℠.

Investing involves risk, including risk of total loss.

Crypto as an asset class is highly volatile, can become illiquid at any time, and is for investors with a high risk tolerance. Crypto may also be more susceptible to market manipulation than securities. Crypto is not insured by the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation. Investors in crypto do not benefit from the same regulatory protections applicable to registered securities.

Custody and trading of crypto are provided by Fidelity Digital Asset Services, LLC, a limited liability trust company chartered by the New York Department of Financial Services (NMLS ID 1773897).

Brokerage services in support of securities trading are provided by Fidelity Brokerage Services LLC ("FBS"), and related custody services are provided by National Financial Services LLC ("NFS"), each a registered broker-dealer and member NYSE and SIPC.

Neither FBS nor NFS offer crypto nor provide trading or custody services for such assets.

Fidelity Crypto and Fidelity Digital Assets are service marks of FMR LLC.

**** Free commission offer applies to online purchases of Fidelity ETFs in a Fidelity retail account. The sale of ETFs is subject to an activity assessment fee (historically from $0.01 to $0.03 per $1,000 of principal).**

ETFs are subject to market fluctuation and the risks of their underlying investments. ETFs are subject to management fees and other expenses.

The exchange-traded funds will not invest in digital assets (including cryptocurrencies) directly, or indirectly through the use of digital asset derivatives. Cryptocurrency and blockchain companies are subject to various risks, including inability to develop digital asset applications or to capitalize on those applications, theft, loss, or destruction of cryptographic keys, the possibility that digital asset technologies may never be fully implemented, cybersecurity risk, conflicting intellectual property claims, and inconsistent and changing regulations. Currently, there are relatively few companies for which these activities represent an attributable and significant revenue stream and therefore the values of the companies included in the index may not be a reflection of their connection to these activities, but may be based on other business operations.

Digital payments processing companies are subject to various risks, including those associated with intense competition, changes in regulation, economic conditions, deterioration in credit markets, impairment of intellectual property rights, disruptions in service, and cybersecurity attacks and other types of theft.

Metaverse companies are subject to various risks, including those associated with limited product lines, markets, financial resources or personnel, intense competition, potentially rapid product obsolescence, impairment of intellectual property rights, disruptions in service, cybersecurity attacks, and changes in regulation. Although the fund's underlying index uses a rules-based proprietary index methodology that seeks to identify such companies, there is no guarantee that this methodology will be successful.

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1. The Fidelity ETF Screener is a research tool provided to help self-directed investors evaluate these types of securities. The criteria and inputs entered are at the sole discretion of the user, and all screens or strategies with preselected criteria (including expert ones) are solely for the convenience of the user. Expert Screeners are provided by independent companies not affiliated with Fidelity. Information supplied or obtained from these Screeners is for informational purposes only and should not be considered investment advice or guidance, an offer of or a solicitation of an offer to buy or sell securities, or a recommendation or endorsement by Fidelity of any security or investment strategy. Fidelity does not endorse or adopt any particular investment strategy or approach to screening or evaluating stocks, preferred securities, exchange-traded products, or closed-end funds. Fidelity makes no guarantees that information supplied is accurate, complete, or timely, and does not provide any warranties regarding results obtained from its use. Determine which securities are right for you based on your investment objectives, risk tolerance, financial situation, and other individual factors, and reevaluate them on a periodic basis.

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2023

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Investopedia

Best Online Broker • Best Broker for Low Costs[6]
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Investor's Business Daily 2022 BEST ONLINE BROKERS

#1 Best Overall Online Broker[7]
2022

Kiplinger

Best Online Broker[8]
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Compare us to your online broker

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Fidelity	**9.25%**
TD Ameritrade	12.75%
Schwab	11.825%
E*Trade	12.20%

ZERO account fees

Fidelity	**Yes**
TD Ameritrade	No
Schwab	No
E*Trade	No

Does not take payment for order flow from market makers for stock and ETF trades

Fidelity	Yes
TD Ameritrade	No
Schwab	No
E*Trade	No

ZERO expense ratio index mutual funds[9]

Fidelity	Yes
TD Ameritrade	No
Schwab	No
E*Trade	No

Fractional share trading with access to more than 7,000 US Stocks and ETFs*

Fidelity	Yes
TD Ameritrade	No
Schwab	*S&P 500 only*
E*Trade	No

In-depth research from 20+ independent providers

Fidelity	Yes
TD Ameritrade	No
Schwab	No
E*Trade	No

Table compares pricing for retail investors.

*For fractional share trading, Fidelity's minimum transaction value is $1.00. Schwab requires a minimum transaction value of $5.00. TD Ameritrade and E*TRADE do not offer fractional share trading. All data are sourced from public websites as of July 28, 2023 and subject to change.

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ETFs are subject to market fluctuation and the risks of their underlying investments. ETFs are subject to management fees and other expenses.

2. Margin Rates: Effective since 7/28/2023, Fidelity 9.25% for balances over $1,000,000. Effective since 7/28/2023, Schwab 11.825% for debit balances of $250,000 to $499,999.99. Call Schwab for rates on debit balances above $499,999.99, as its rates are not published for anything above this amount. Effective since 7/28/2023, E*Trade 12.20% for debit balances of $250,000 to $499,999.99. Call E*Trade for rates on debit balances above $499,999.99, as its rates are not published for anything above this amount; Effective since 7/28/2023, TD Ameritrade 12.75% for debit balances of $250,000 to $499,999.99. Call TD Ameritrade for rates on debit balances above $499,999.99, as its rates are not published for anything above this amount. Fidelity's current base margin rate is 12.325%.

Margin trading entails greater risk, including, but not limited to, risk of loss and incurrence of margin interest debt, and is not suitable for all investors. Please assess your financial circumstances and risk tolerance before trading on margin. Margin credit is extended by National Financial Services, Member NYSE, SIPC.

3. Based on aggregate savings on all Fidelity equity, options & ETF orders in FY 2021. Data sourced from all marketable SEC Rule 605 equity/ETF orders (100-9999 shares) and marketable option orders (1-100 contracts) executed in 2021. Source: IHS Markit.

4. Fidelity was named NerdWallet's 2023 winner for Best Online Broker for Beginning Investors, Best Online Broker for IRA Investing and Best App for Investing. Results based on evaluating 17 brokers per category. ©2017-2023 and TM, NerdWallet, Inc. All Rights Reserved.

5. *StockBrokers.com* 2023 Online Broker Review, January 2023: Fidelity was ranked No. 1 overall out of 17 online brokers evaluated in the StockBrokers.com 2023 Online Broker Review. Brokers were each assessed within **eight primary categories**: Commissions & Fees, Research, Platforms & Tools, Mobile Trading Apps, Investment Options, Education, Ease of Use, and Overall. Best in Class honors were awarded to the top five brokers in each of the following areas: Active Trading, Banking Services, Beginners, Customer Service, Futures Trading, Investor Community, IRA Accounts, Options Trading and Penny Stock Trading.

6.*Investopedia*, February 2023: Fidelity was named Best Overall online broker, Best Broker for ETFs, and Best Broker for Low Costs, among 25 companies.

7. *Investor's Business Daily®*, January 2022: Best Online Brokers Special Report. Fidelity was named Best Overall Online Broker, and also first in Trade Execution Speed, Website Security, Site Performance, Research Tools, and Investment Research. Results based on having the highest Customer Experience Index within the categories composing the survey, as scored by 5,000 respondents. The survey was conducted by *Investor's Business Daily's* polling partner, TechnoMetrica Market Intelligence. © Investor's Business Daily, Inc. All rights reserved.

8. Kiplinger's magazine, August 2021 Online Broker Survey. Fidelity was ranked No. 1 overall out of nine online brokers. Results based on ratings in the following categories: Commissions and fees, Investment choices, Mobile app, Tools, Research, Advisory services and Customer service. Also named Best for Investment choices, Tools and Advisory services in the 2021 survey. From Kiplinger's Personal Finance. © 2021 The Kiplinger Washington Editors. All rights reserved. Used under license.

9. Fidelity now offers the Fidelity ZERO Total Market Index Fund (FZROX), Fidelity ZERO International Index Fund (FZILX), Fidelity ZERO Large Cap Index Fund (FNILX), and Fidelity ZERO Extended Market Index Fund (FZIPX) available to individual retail investors who purchase their shares through a Fidelity brokerage account.

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Feedback

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1. Fidelity was named NerdWallet's 2022 winner for Best App for Investing. Results based on evaluating 16 brokers per category.

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Feedback

United States Patent and Trademark Office (USPTO)

USPTO OFFICIAL NOTICE

Office Action (Official Letter) has issued
on November 1, 2023 for
U.S. Trademark Application Serial No. 97886955

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action to avoid your application abandoning. Follow the steps below.

(1) Read the Office action. This email is NOT the Office action.

(2) Respond to the Office action by the deadline using the Trademark Electronic Application System (TEAS). Your response, or extension request, must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response deadline. Otherwise, your application will be abandoned. See the Office action itself regarding how to respond.

(3) Direct general questions about using USPTO electronic forms, the USPTO website, the application process, the status of your application, and whether there are outstanding deadlines to the Trademark Assistance Center (TAC).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

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- **Check the status of your application periodically** in the Trademark Status & Document Retrieval (TSDR) database to avoid missing critical deadlines.

- **Update your correspondence email address** to ensure you receive important USPTO notices about your application.

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