



# Public app download

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The developer, Open to the Public Investing, Inc., indicated that the app's privacy practices may include handling of data as described below. For more information, see the developer's privacy policy.

Launched in 2019, Public is newer to the investing app scene and has made a play for the beginner investor crowd by providing its own social media feed. Investors can follow their friends (or anyone else on Public), send direct messages, have group chats and check out each other's portfolios.

It's a potentially enticing feature that could help people new to investing get over any jitters they may have, but how does the rest of the app stack up? Below, CNBC Select reviews more of Public's current offerings to give you the details on its investment options, features and fees so you can decide if the investing app is right for your needs.

Fees may vary depending on the investment vehicle selected. Commission-free trading; regulatory transaction fees and trading activity fees may apply. Flat management fee of 0.05%/month for Treasuries. Public Premium membership is \$8/month

New users can receive a free slice of stock (value \$1 to \$300, given out randomly) when signing up for Public, opening an approved brokerage account and depositing funds into their account; transfer investments to Public and earn bonuses (range from \$150 to \$10,000, depending on transfer amount)

Public offers zero-commission trading on stocks and ETFs, plus the option to buy crypto and Treasury bills. Per Public's website, T-bills are currently offering an annualized 5.4% yield when held to maturity -- a rate competitive with today's high-yield savings accounts.

Public users can also invest in alternative assets, like fine art and luxury goods, to further diversify their portfolios. And for those who want to get in on a big-name, fancy stock, Public offers fractional shares so they can buy a fraction of a share instead of the entire, likely expensive, share.

Public's social media component adds a fun element to using the investing app. Even if you don't want to do much investing, it's a good way to connect with others to learn more about why they chose certain stocks and securities. Public also offers investment education with their basic explainer articles, something that's helpful for new investors still getting their footing.

Another standout feature is Public's recent Treasuries option for investors. Government-backed T-bills are usually short-term investments that mature within a year, providing investors with a nearly risk-free and highly liquid place to park cash. And because they pay a fixed rate of interest, T-bills are a stable source of income. Plus, you only have to pay federal income tax on interest earned from T-bills, not local and state



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income taxes.

The Public investing app is available for free download in both the App Store, where it has 4.7 stars and nearly 64,000 reviews, and on Google Play, where it has 4.2 stars and over 46,000 reviews, at the time of writing.

The Public app is free to use as a basic member, or you can upgrade to Public Premium for \$8 per month and receive specialized customer service, more advanced data, company financial metrics and Morningstar research.

As we mentioned above, there are no trading fees or commissions. With Treasuries, however, there's a flat management fee of 0.05% per month, based on the average daily balance of your Treasury account. Additional costs may apply with other securities; see Public's fee schedule for more information.

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