DBFitzpatrick

D.B. Fitzpatrick & Co., Inc. is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and individuals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Description of Services. We are an investment adviser providing investment advisory accounts and services to a variety of clients, including retail investors.

Monitoring. We ***monitor*** your accounts on a daily basis. Our communication with you is based on your needs and circumstances. We send you statements on a quarterly basis. We send you an investment outlook on a periodic basis discussing the current market. We will contact you annually to discuss your portfolio. We may contact you periodically throughout the year to discuss current market conditions. These services are offered as part of our standard services.

Investment Authority. We offer ***discretionary*** accounts. This type of account allows us to buy and sell investments in your account, without asking you in advance. The securities we purchase or sell are only limited to your investment objectives. We have no proprietary products.

Account Minimums. Our normal account minimum is $200,000 for wealth management accounts and $1,000,000 for fixed income accounts. These can be waived.

Additional Information. DB Fitzpatrick was founded in 1984. The principal owners are Dennis Fitzpatrick and Brandon Fitzpatrick. We provide personalized confidential investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations and small businesses.

We offer you investment advice on a regular basis. We meet with you to discuss your investment goals and review your financial information. We will develop an investment strategy for you with realistic and measurable goals and objectives to reach the goals defined. As your goals and objectives change over time, suggestions are made and implemented on an ongoing basis. You may impose restrictions on specific securities. For more information see pages 1, 2, and 5 of our ADV Part 2A.

Key Questions to Ask.

Given my financial situation should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Principal Fees and Costs. We charge an ***asset-based*** fee for our services. The annual fee is assessed quarterly in advance based on a percentage of the portfolio market value. This fee is 1.00% on the first $1,000,000, 0.75% on the next $4,000,000 (from $1,000,001 to $5,000,000), and 0.50% on assets above $5,000,001. The annual fee may be assessed monthly upon request.

Key Question to Ask. Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. If you terminate the contract prior to the end of a quarter, we will send you a pro-rated refund for the number of days left in the billing period. Our fees are negotiable.

Other Fees and Costs. You may pay transaction-based fees to the custodian when we buy and sell investments for you in addition to our fee. There is typically no transaction-based fee for U.S. stocks.

Some foreign securities have transaction-based fees and/or taxes. Some investments (e.g., mutual funds and exchange traded funds) pose additional fees that will reduce the value of your investments over time.

Additional Information. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information please see pages 3 and 4 of our ADV Part 2A.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

Standard of Conduct. When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

We have relationships with custodians that are material to our advisory business and our clients. The custodian is chosen by you based on your personal preference. We recommend Charles Schwab as the custodian for wealth management clients. DB Fitzpatrick does not receive any compensation directly or indirectly for accounts held with Charles Schwab as a custodian. This relationship does not present a material conflict of interest.

Key Question to Ask. How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? Our financial professionals receive compensation in the form of an annual salary and a bonus, which is not tied to account performance or acquiring new clients. There are no additional factors used to determine compensation. This does not create a conflict of interest.

For additional information please see page 3 of our ADV Part 2A.

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

No. Visit Investor.gov/CRS for a free and simple research tool to research our firm and our financial professionals.

Key Questions to Ask. As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information.

For additional information on our investment advisory services, see our Form ADV brochure on IAPD on Investor.gov. Additional information can also be found on adviserinfo.sec.gov.

Key Questions to Ask. Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

To request up-to-date information or a copy of our **relationship summary**, please contact our office at (208) 342-2280 or admin@dbfitzpatrick.com.

FORM CRS

Summary of Significant Changes

Amended November 17, 2026

- Updated the Chief Compliance Officer from Tom Walker to Noble Freeman.