



Item 1. Introduction

Polaris Financial LLC is registered with the Securities and Exchange Commission as an investment adviser. Polaris typically operates under two doing business as names: Credit Union Wealth Group and Banc Wealth Group. Brokerage and investment advisory services and fees differ, and that is important for you to understand these differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

Summary of Changes: Since our most recent Form CRS the following specific material changes have been made: we retired our wrap fee and managed cryptocurrency program.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Polaris offers investment management services to you remotely, primarily over video conferencing, phone, and/or email communications. Advisory services we provide to you may include: investment strategy, asset allocation, risk tolerance, financial planning, life event mapping, portfolio rebalancing, fund selection, and portfolio monitoring.

We typically invest your assets into one of our model portfolios. Model portfolios are composed of mutual funds and/or exchange traded funds (ETFs).

Monitoring: As part of our service offering, our software monitors your portfolio on a periodic and ongoing basis. In general your portfolio is rebalanced based on how much your model asset allocation drifts from your target allocation. In addition, your financial advisor periodically reviews your portfolio.

Investment Authority: You grant us discretionary authority, which means we can buy and sell investments on your behalf when we determine it is appropriate to do so. We trade in response to your actions (such as asset allocation changes, deposits/withdrawals, investment goal changes).

Limited Investment Offerings: We offer eleven categories of model portfolios: Cash Reserve, Money Market, Laddered Bond, Bond, Buffered, Multi-Asset Income, Core, Biblically Responsible Investing, Precious Metals, Thematic, and Bitcoin. Our portfolios are primarily constructed of ETFs and mutual funds.

Account Minimums and Other Requirements: We typically require a \$500 (USD) account minimum to establish a relationship, however the minimum account size is negotiable at our discretion.

Additional Information: More detailed information about our services is available in [Firm Brochure Items 4, 5, and 6](#).

Conversation Starter: “Given my financial situation, should I choose an investment advisory service? Why or why not?”; “How will you choose investments to recommend to me?”; “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

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

What fees will I pay?

Description of Principal Fees and Costs: You will pay an annual fee up to 1.5% of billed monthly in arrears pursuant to the terms of your investment advisory agreement. Investment advisory fees are based



on the daily average market value of your account balance. Fees may be negotiable at the sole discretion of Polaris. Polaris does not offer a wrap fee program. We are paid based on assets under management and therefore have a financial incentive to recommend you contribute more money to your Polaris accounts.

Description of Other Fees and Costs: All fees paid to Polaris for advisory services are separate and distinct from the expenses charged by mutual funds, ETFs, trading, and custody fees.

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 refer to our [Form ADV Part 2A Brochure - Item 5](#).

Conversation Starter: “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?”

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 us about these conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.*

Examples of Conflict of Interest: The more assets that are in your advisory account the more you will pay in fees, therefore we have an incentive to increase the amount of assets in your account.

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

Additional Information: For additional information about our services, please refer to our Form ADV Part 2A Brochure - Item 5.

How do your financial professionals make money?

Our financial professionals are compensated based on their assets under management. The more assets that are in your advisory account the more you will pay in fees, therefore your financial professional has an incentive to increase the amount of assets in your account.

Item 4. Disciplinary History

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

No, neither Polaris nor its financial professionals have any legal or disciplinary history.

Search Tool: Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Item 5. Additional Information

For additional information about our services, please refer to our [website](#) and/or our ADV forms. If you would like additional, up-to-date information or a copy of this disclosure, please call (708)-880-7098.

Conversation Starter: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”