

BRIDGE CREEK

Capital Management LLC

FORM CRS

March, 2025

I. INTRODUCTION

Bridge Creek Capital Management LLC (BCCM) is an investment adviser registered with the Securities and Exchange Commission (SEC). Investment advisory services and fees differ. It is important for you to understand these differences. You can use the “*Conversation Starters*” to ask us for more information. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

II. RELATIONSHIP AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

BCCM offers investment advisory services to retail investors. We manage client investments on a discretionary basis, which means that we decide which investments to buy or sell for your account. You may limit our discretionary authority by providing our firm with your restrictions and guidelines. For example, you can limit the types of securities that can be purchased or sold for your account.

BCCM manages client money by buying and selling stocks and bonds in client accounts in accordance with each client’s investment guidelines and financial needs, as well as account diversification, asset allocation goals, tax sensitivity, liquidity needs and other considerations. As part of our standard services, BCCM monitors client accounts for these factors on a daily basis.

We invest client funds in various types of investments. Our services are not limited to specific types of investments or products.

BCCM generally requires a minimum of \$500,000 in assets to open and maintain an advisory account. This minimum may be waived at our discretion.

Conversation Starters.

- “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 those qualifications mean?”

III. FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT

WHAT FEES WILL I PAY? WHAT OTHER COSTS WILL I PAY?

Fees are based on a percentage of assets managed. Billing is quarterly or semi-annually in arrears, based on account values at each period’s end. Fees are paid directly from client accounts, except for clients who elect to pay by check. Our minimum annual fee is \$4,250. A complete fee schedule can be found on our website www.bridgecreekcapitalmanagement.com and Form ADV Part 2A Brochure. Fees are negotiated in special circumstances.

The larger your portfolio, the more you’ll pay in fees. Our management fees do not exceed 0.85% a year, or \$85 per \$10,000 managed. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

BCCM uses third-party custodians to house client securities and conduct trades. Those custodians sometimes charge transaction fees in addition to BCCM’s fees. Also, mutual funds and exchange traded funds (ETFs) have underlying management fees that are in addition to fees that we charge. And there can be ADR (American Depository Receipts for foreign stocks) fees, SEC fees and other product-level fees. BCCM does not receive any part of those transaction fees, mutual fund management fees or other product-level fees.

BCCM has no financial arrangements with any custodians or broker/dealers in exchange for referrals, research, or other services, nor do we receive any compensation from any trading activity done by any of our client custodians or broker/dealers.

We do not have any performance-based fee arrangements with clients, nor do we employ side-by-side management practices.

Conversation Starters.

- *“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?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts, because they can affect the investment advice we provide to you. For example, since our fee is based on the value of your account, we have an incentive to encourage you to add assets to your account. More information about our conflicts of interest can be found at our website www.bridgecreekcapitalmanagement.com in form ADV Part 2A.

Conversation Starters.

- *“How might your conflicts of interest affect me, and how will you address them?”*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our investment advisers are compensated with base salaries, bonuses and commissions. Bonuses are based on client service and satisfaction, amount of assets managed and overall financial performance of the firm. Investment advisers are paid commissions for accounts they are initially responsible for bringing into the firm. Administrative staff also receive bonuses based on client service and satisfaction, as well as BCCM’s overall financial performance.

IV. DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Bridge Creek Capital Management LLC, its owner and its investment advisers have not been the subject of any disciplinary or legal actions. You can visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters.

- *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

V. ADDITIONAL INFORMATION

Further details are located on our website www.bridgecreekcapitalmanagement.com or at www.adviserinfo.sec.gov/firm/summary/141001, the SEC’s website. You’ll also find access to our Form ADV Part 2A Brochure and Form CRS on our website. In addition, you may request a brochure or copy of Form CRS from our office at 1095 Main St. (Route 6A), PO Box 648, West Barnstable, MA 02668; by phone at 508-362-9566; or at management@bridgecreekcapital.com, our e-mail address.

Barry Paster is a Registered Investment Adviser, and is the sole owner and chief compliance officer of Bridge Creek Capital Management LLC.

Conversation Starters.

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