

Bridge Creek Capital Management LLC Client Relationship Summary (Form CRS)

March 2021

Introduction

Bridge Creek Capital Management LLC (BCCM) is a fee-only Registered Investment Adviser under the Investment Advisers Act of 1940. We're located at 1095 Main Street (Route 6A), West Barnstable, Mass. BCCM was founded in 2006 as a successor to Warren Asset Management, a 1991 partnership that included Barry Paster. Barry Paster is now the sole owner.

BCCM provides investment advisory and portfolio management services. We have a fiduciary duty to our clients, a legal standard of care that requires us to act in our clients' best interests. We are not broker-dealers, but use outside custodians, like Charles Schwab, to house investment securities and conduct trades. Investment advisory and brokerage fees and services differ. It's important for investors to understand the difference. Free and simple tools are available at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

Relationships and Services

What investment services and advice can you provide me?

Three common investor objectives are growth of assets, current income and preservation of capital. Emphasis on different objectives varies with each client.

BCCM tailors investment portfolios to meet each client's financial goals by first understanding his or her needs, objectives and expectations. We interview each prospective client to form an investment profile, and determine whether we can help meet that client's financial objectives.

Important criteria to develop a long-term investment plan include income and liquidity needs; long-term capital needs; and tolerance to risk. Investment portfolios are continually evaluated for holdings, cash availability, asset class allocations, diversity of companies and industry groups, size of positions and tax management. All securities, withdrawals and deposits are monitored daily. Clients receive a written portfolio analysis, letter and invoice from us every three months or six months. Meetings are held with clients as needed and on request. And investment advisers are available by phone and e-mail.

Many investors lack the time, expertise, inclination or emotional detachment to manage their own portfolios. So they turn to an advisory firm like us for consultation, guidance and management.

More detail is located at the SEC's website, www.adviserinfo.sec.gov, or on our website www.bridgecreekcapitalmanagement.com. You'll also find access to this Form CRS and our Form ADV Part 2A Brochure at our website (see items 4, 7 and 8). Our brochure and website include profiles of each of our advisers, including education, experience and licenses.

Fees, Costs, Conflicts and Standard 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 \$2,500. 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.

BCCM uses third-party custodians to house client securities and conduct trades. Those custodians sometime 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 Receipt 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.

The larger your portfolio, the more you'll pay in fees. And fees will be billed whether your investments gain or lose money. Fees affect your return over time, so it's important to understand what you'll be charged. Our management fees do not exceed 0.85% a year, or \$85 per \$10,000 managed.

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.

What is your process in the event of a conflict of interest?

Bridge Creek Capital Management LLC has policies and procedures to protect investors and disclose any conflicts of interest when making investment recommendations. The policy requires disclosure regarding any conflict when deciding whether a trade is in the best interest of any client. Staff are required to report any conflicts immediately to our chief compliance officer. A conflict of interest, for example, could arise in voting company proxies, in which case BCCM votes the best interest of each client on his or her behalf, even though that vote might be different for different clients.

What are your legal obligations and standard of conduct when acting as my investment adviser?

Each Bridge Creek Capital Management LLC investment adviser and staff member is required to read, understand and adhere to Bridge Creek Capital Management LLC's U.S. Securities and Exchange Commission's (SEC) compliance rules, policies and procedures. Each adviser has a fiduciary responsibility to act in our clients' best interests. All administrative staff are also trained to act in our clients' best interests.

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 performance of the firm. Investment advisers are paid commissions for accounts they are primarily responsible for bringing into the firm. Administrative staff also receive bonuses based on client service and satisfaction, as well as BCCM's overall performance.

Disciplinary History

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

Bridge Creek Capital Management LLC, its owner and its investment advisers have not been the subject of any disciplinary or legal actions.

Additional Information

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

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