

FORM – CLIENT RELATIONSHIP SUMMARY (CRS)

May 1, 2020

Quantum Capital Management, LLC

ITEM 1: Introduction

Quantum Capital Management, LLC, founded in November 1996, is an independent, wholly owned subsidiary of Sterling Bank & Trust, FSB (NASDAQ ticker SBT). We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document provides a summary description of the types of services our Firm offers and the related fees. You have free access through the government website investor.gov/CRS to conduct research on investment advisers, financial professionals and firms as well as obtain related educational investing materials.

ITEM 2: Relationships and Services - What investment services and advice can you provide me?

Our Firm provides investment advisory accounts and services directly to retail clients and as a separate account manager, to other financial services firms. The Firm provides financial planning, consulting, wealth and investment management services. If you open an advisory account with Quantum Capital Management, we will offer advice and monitor your account on a regular or as needed basis, discuss your investment goals and design a collaborative strategy. For a more complete description of our Firm and offered services please refer to Quantum Capital Management Disclosure Brochure, Form ADV 2A, (www.adviserinfo.sec.gov). The Firm's account offerings typically take the form of "a discretionary account" meaning that we are allowed to buy and sell investments in your account without asking you in advance. Our investment advice will cover a limited selection of investments. We also on an occasional basis, provide advice regarding your account in which you decide what investments to buy and sell in your portfolio, referred to as "a non-discretionary account".

We are held to a fiduciary standard in managing your investment advisory portfolio. If there are any conflicts, we need to eliminate these conflicts or inform you of them so you can decide whether or not you agree to them. Additionally, the minimum requirements for a client to establish a direct relationship with our Firm is \$500,000 and the minimum size of a separate account management program portfolio is typically \$100,000. We do reserve the right adjust these requirements 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 these qualifications mean?

ITEM 3A: Fees, Costs, Conflicts, and Standard of Conduct - What fees will I pay?

Quantum Capital Management charges an annual fee that is prorated and charged quarterly, in advance, based upon the market value of the assets being managed by Quantum Capital Management on the last day of the previous quarter for investment and wealth management services. The annual amount of the asset-based fee charged may increase the more assets that are in an investor's advisory account. However, the base fee percentage used in the calculation of the fee charged may decrease the more assets that are in an investor's advisory account.

Quantum Capital Management fees charged for separate account management services to other advisors are typically a range based flat fee for assets managed under this type of program.

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.

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?

ITEM 3B: 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 as we adhere to a fiduciary standard for your accounts. At the same time, our Firm makes money by charging an annual fee that is prorated and charged quarterly, in advance, based upon the market value of the assets managed by Quantum Capital Management on the last day of the previous quarter. Our Firm will inform and assist you in understanding of any applicable and known conflicts of interest

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

ITEM 3C: How do your financial professionals make money?

The amount paid to our firm and your financial professional can vary depending upon the amount of assets you have in your advisory account. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay. Please refer to the Quantum Capital Management Disclosure Brochure, Form ADV 2A, (www.adviserinfo.sec.gov).

ITEM 4: Do you or your financial professionals have legal or disciplinary history?

No, our Firm nor our financial professionals have a legal or disciplinary history. You have free access through the website (investor.gov/CRS) to conduct research on our firm.

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

ITEM 5: Additional Information

If you have a concern or problem with your investments, accounts or financial professional please contact us at 415-738-0288. For additional information on our Firm, please refer to our Form ADV brochure at (Investor.gov/CRS) or on our website (www.quantumcap.com).

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