



# FAQs: Crypto transition

## What You Need to Know

Starting April 27, you will access and manage your Crypto IRA using the Public website and mobile app — not Alto’s website. Alto Trust Co. will remain the IRA custodian of record; Public Holdings, Inc. will serve as the platform administrator. This means your account retains its tax-advantaged IRA status — only the trading interface changes.

You will receive an email from Public on April 27 with instructions on how to onboard with Public, and open your Crypto IRA on the Public platform. If you are an existing Public customer, see the section below titled “What if I already have a Public account?”. If you prefer to close your account before the transition, see the section below titled “What if I do not want to migrate my account?”

## Overview of Transition

### What is changing?

Alto has entered into a strategic partnership with Public, a trusted, U.S.-based investing platform with millions of members and billions in assets on the platform. As part of this arrangement, the day-to-day management and trading of your Alto CryptoIRA will transition seamlessly to the Public [website](#) and [mobile app](#).

Alto Trust Co. will remain the custodian of record for your IRA throughout and after the migration.

### What is Public?

Public is an investing platform trusted by millions, offering crypto, stocks, ETFs, options, and bonds all in one place. For Alto CryptoIRA customers, this transition means bringing your tax-advantaged portfolio onto a modern, multi-asset platform, allowing you to view and manage your broader investing goals in one place.

## Will Alto still be involved in my account?

Yes, Alto Trust Co. will remain the IRA custodian of record for your Crypto IRA. Alto will continue to hold legal custodial responsibility and ensure your account maintains its tax-advantaged status.

Meanwhile, Public will act as your platform administrator. Instead of using Alto's website, you will simply log in to the Public app or website for all your trading, account management, and customer support needs.

## Will the list of available cryptocurrencies change?

Currently, the crypto in your Alto Crypto IRA is held through Coinbase. As part of the transition, these assets will move to zerohash, which serves as the crypto custodian for Public.

The crypto offering of zerohash differs from the current selection with Coinbase. There will be some assets that are no longer supported following the migration. You will be required to take action if you hold any unsupported tokens.

View complete lists of [supported assets](#) and [unsupported assets](#).

If your Alto Crypto IRA holds one or more tokens that will no longer be supported after the transition to Public, you have two choices:

- **Sell and withdraw:** Prior to **April 22 at 4:00 PM ET**, you may sell any unsupported tokens and withdraw the resulting cash to an IRA of your choice. Please consult a tax advisor to understand any tax implications.
- **Take no action:** After **April 22 at 4:00 PM ET**, we will sell your unsupported tokens on your behalf. The proceeds will be deposited into your Crypto IRA and, once the transition is complete, you can log in to your Crypto IRA via the Public platform and access your cash there. You can reinvest those proceeds in crypto, stocks, ETFs, or options — or keep the cash until you're ready to invest. The trade fees for these liquidations will be reimbursed once your account transitions to Public.

## I currently hold coins that have been delisted by Coinbase. How will these coins be treated in the migration process?

If your Alto Crypto IRA holds coins that have been delisted by Coinbase, those assets will still be part of the migration. During the transition, these tokens will be converted to cash at the best available market price for that delisted asset. The proceeds (if any) will be available in your account on the Public platform once the sale is complete.

View a list of delisted coins [here](#).

## **Migration and Timeline**

What are the deadlines for funding my Alto CryptoIRA prior to moving to Public?

<b>Date</b>	<b>Milestone</b>
<b>Mon, April 6</b>	<b>Last day to initiate IRA transfer / rollover</b>
<b>Wed, April 8</b>	<b>Last day to mail checks (cash contributions and transfers)</b>
<b>Fri, April 17 at 3PM ET</b>	<b>Last day to initiate a cash contribution through Plaid</b>
<b>Wed, April 22</b>	<b>Last day for internal transfers, Roth conversions and recharacterizations</b>
<b>Wed, April 22</b>	<b>Last day to send wires to Alto</b>

When will my Alto CryptoIRA account move to Public?

Your account will officially migrate to Public over the weekend of April 24. Until then, nothing changes—you can continue to log in and manage your account on the Alto platform as usual. We've mapped out the exact timeline below so you know exactly what to expect:

<b>Date</b>	<b>Milestone</b>	<b>What This Means for You</b>
<b>Wed, April 22 at 4:00 PM ET</b>	<b>Last day to sell</b>	Last day to sell any unsupported tokens in your account and move the proceeds to an IRA of your choice.
<b>Thu, April 23</b>	<b>Unsupported coin liquidation</b>	Any coins <a href="#">not supported on Public</a> will be automatically liquidated during the course of the day. Proceeds held as cash.
<b>Thu, April 23, 4:00 PM ET</b>	<b>Trading halted at Alto</b>	All trading, money movements, transfers, pending orders and recurring deposits canceled.
<b>Fri, April 24 , 4:00 PM ET to Mon, April, 27 8:00 AM</b>	<b>Migration weekend</b>	Assets—both crypto assets and cash—securely migrated. No action needed. Assets remain safe throughout.
<b>Mon, April 27, 8:00 AM ET</b>	<b>Public account activated</b>	You'll receive an email from Public to complete account setup. Full access restored.

## What is required of me during the migration?

Your crypto and cash will securely migrate to Public automatically. You will be required to open your Crypto IRA on the Public platform before you can view your holdings or begin trading.

On April 27, look for an email from Public inviting you to complete a quick onboarding process to create your Public username and password, and accept new terms and conditions for your Crypto IRA. Once onboarding is complete, your Crypto IRA portfolio — including your crypto and cash — will be waiting for you and ready to trade on Public.

See “What if I already have a Public account?” below for more details if you are already an existing Public customer.

## Can I trade during the migration?

During the migration window—Thursday, April 23 at 4:00 PM ET through Monday, April 27 at 8:00 AM ET—you will not be able to trade, transfer, or view your crypto balances. Rest assured, your assets will be completely safe during this time. Once the migration is finished, simply follow the prompt to activate your Public account and start trading again.

**Please note:** All pending orders or purchases will be canceled when trading is halted at Alto. You can easily set up new recurring trades once your Public account is active.

## What if I do not want to migrate my account?

If you do not wish to migrate your account to Public, you will need to opt out of the migration and fully liquidate your Alto Crypto IRA before Wednesday, April 22, 2026. Once you liquidate your crypto assets, you must [transfer the resulting cash to another custodian](#) and then Alto will close your Alto Crypto IRA.

The opt-out feature will be available on the Alto platform starting next week. In the meantime, if you do not want to move your account to Public, you can begin liquidating your crypto holdings now.

To liquidate your account:

1. Log into your Alto Crypto IRA account.
2. Click **Trade Crypto** at the top of the page, or select the green **Trade Crypto** button on the right.
3. Click the green **Sell** button.
4. Choose your order type (select a market order).
5. Select the cryptocurrency you'd like to sell.
6. Enter your sell amount — choose **MAX** to sell your full balance.
7. Click **Preview Order** to review the details.
8. Accept the agreement, then click **Place Order** to submit.

**Tip:** The amount field defaults to USD. You can toggle between USD and cryptocurrency units.

Once your account is fully liquidated, you will need to move your funds from your Coinbase wallet back into your Alto IRA cash balance. From there, you can transfer the cash to another custodian. After the transfer is complete, Alto will close your Crypto IRA. Please consult a tax advisor about any potential tax implications.

Starting next week, you will be able to complete your opt-out directly within your Alto Crypto IRA at <https://www.altoira.com>. If you have any questions about liquidating and closing your Alto CryptoIRA before April 22, please contact Alto at [help@altoira.com](mailto:help@altoira.com)

## Will my fees change?

Yes. Trades at Alto currently incur a flat 1% transaction fee. On Public, the fee structure works differently:

- **Transaction fee:** A dynamic fee based on order amount (see the [Fee Schedule](#))
- **Custody fee:** A 0.05% monthly custody fee, accrued daily.

As a benefit, any transaction fees you incur during the month are applied as a credit toward your custody fee. For example, if you incur \$40 in transaction fees and your custody fee is \$50, you'll only be charged the remaining \$10. Active traders may find their custody fees completely covered.

## If I liquidate my cryptocurrency (or it is liquidated automatically), will the 1% trade fee still apply?

Yes, the 1% trade fee will still apply at the time of liquidation. However, if your funds are moved to Public, Public will work with you to reimburse those trade fees. If you choose to liquidate and transfer your funds directly from Alto to another custodian, the trade fees will not be reimbursed.

## Can I still open a Crypto IRA through Alto?

You can continue to open a Crypto IRA on the Alto website until 04/01/2026. After 04/01/2026, new Crypto IRAs can be created directly on Public.

## If my Alto CryptoIRA has a zero balance (cash and crypto assets), will it move to Public?

No, if the balance of your account (cash and crypto assets) is less than \$0.01, Alto will close the account for you. You do not need to take any action or contact Alto. Alto will confirm the account closure.

If a Crypto IRA at Alto was automatically created when I opened another IRA, will it move to Public?

No. If a Crypto IRA was automatically created alongside another account but was never funded or invested in—and remains unfunded during the transition period—it will not transfer to Public. Alto will close this account for you. You do not need to take any action or contact Alto.

## **Public Onboarding and Platform**

How do I open my new Crypto IRA on Public?

The transfer of your existing Crypto IRA to Public happens automatically. To activate your new account, simply look out for an email at 8:00 AM ET on Monday, April 27. Once you complete the quick onboarding steps in that email, you can begin trading immediately.

What if I already have a Public account?

If you are already a Public customer, you will not need to create a new profile.

Public will automatically sync your incoming Crypto IRA with your existing profile on Public, and you may log into the Public platform using your existing credentials. Once the migration is complete, you will receive an email with simple instructions on how to accept the terms and begin trading immediately.

How will I transfer cash in and out of my IRA on Public?

As part of this transition, you will no longer be able to hold cash directly in your Crypto IRA. Instead, when you onboard to Public, you will open an individual retirement account ("Apex IRA") with Apex Clearing Corporation, an SEC-registered broker-dealer and member of FINRA/SIPC, of the same type (Traditional or Roth) as your existing Crypto IRA. You will open these accounts as part of the process outlined in the email you will receive from Public on April 27 (you do not need to do anything separate, beforehand).

Both your Apex IRA and your Crypto IRA will be accessible through the Public platform. You will authorize Alto Trust to transfer any cash currently held in your Crypto IRA to your new Apex IRA. This cash movement will be a custodian-to-custodian transfer with no tax impact on you.

Going forward, purchases of cryptocurrency will be funded with cash from your Apex IRA, and the proceeds of cryptocurrency sales in your Crypto IRA will be deposited in your Apex IRA.

If you already have an Apex IRA on the Public platform, you will use that same account for this purpose. You will also be able to continue trading in other investment classes (stocks, ETFs, etc.) in your Apex IRA as usual.

## Will I be able to transfer my crypto in and out of my IRA on Public?

Crypto transfers are not currently available on Alto, and this will remain the same after the migration. Public is exploring the possibility of enabling crypto transfers in the future, though there is no confirmed timeline at this time.

Once your account is held at Public, distributions and IRA transfers must be made in cash, which requires liquidating your crypto positions first.

## Which kind of IRAs does Public currently offer?

Currently, crypto trading on Public is available for **Roth** and **Traditional IRAs**. If additional IRA types become eligible in the future, Public will make sure to notify all members. Please note that if you hold a SEP Crypto IRA at Alto, it will be reclassified as a Traditional IRA upon transfer to Public.

## What other services are available on Public?

Public provides a comprehensive suite of investment options. In addition to crypto IRAs, the platform offers stocks, ETFs, options, bonds, Treasuries, High-Yield Cash Accounts, Direct Indexing. You can even build your own investable index with AI.

## Who is zerohash?

Zerohash is a highly regulated digital asset company trusted by major platforms like Stripe, Interactive Brokers, and Tasty Trade. They hold an NYSDFS BitLicense, MSB registration, and Money Transmitter Licenses. Public uses zerohash as the crypto subcustodian for your account, to execute trades and custody the crypto assets in your Crypto IRA.

## What kind of security does Public offer?

Public has multiple ways that they ensure the security of their member's accounts. Public employs security with AES 256-bit encryption at rest and TLS 1.2 (or newer). Additionally, Public offers Two-Factor Authentication via SMS, which secures your account so you can only log in with your registered device. Once your Public account is created, you can also establish biometric log in capabilities and add a Trusted Contact to your account.

## Other

### Will my other Alto IRA(s) move to Public?

If you hold a standard Alto IRA for private investments, it will not be affected. It will remain with Alto, and nothing about that account is changing. There will be no impact on your 2025 tax reporting. Alto Trust Co. will continue to issue all required IRS forms.

## What happens to my data?

Your data remains secure and will continue to be handled in accordance with our privacy policy and applicable laws.

## Will this change impact my 2025 IRS filing?

No, there will be no impact on your tax reporting for 2025. Alto Trust Co. will continue to serve as the custodian and issue all required IRS forms, such as Form 5498 and Form 1099-R.

## Getting help

### Who do I contact with questions?

Public offers support for their members via their in-app chat functionality and via email. Once your Public account is opened and established, you can reach out via the “Help” section within the Public App. If your preference is email, you can also reach out to Public’s customer experience team at [support@public.com](mailto:support@public.com), and they would be happy to help. You can also reach the Public support team [here](#).

Please keep in mind that if you prefer not to migrate your account to Public, you must liquidate and close your Alto Crypto IRA before Wednesday, April 22, 2026. If you have questions regarding closing your Alto crypto IRA prior to the Public migration, please contact Alto at [help@altoira.com](mailto:help@altoira.com).