Exhibit 10.22  
SERVICES AGREEMENT BETWEEN  
APEX CLEARING CORPORATION  
AND APEX CRYPTO LLC  
This Services Agreement (this “Agreement”), as it may be amended, modified, or replaced from time to time, by and between Apex Clearing Corporation (“Apex”) and Apex Crypto LLC (“Crypto”) shall be effective as of December 13,2018.  
WHEREAS, Crypto intends to enter into agreements with introducing brokers and clients of Apex (collectively, “Correspondents”) to provide customers of Correspondents (collectively, “Customers”) the ability to open accounts at Crypto for the purpose of buying and selling non-securities digital assets (referred to herein generically as “cryptocurrencies”).  
WHEREAS, Crypto and Apex desire to establish methods of interaction with each other in order to facilitate transfers of cash for purposes of buying and selling of digital assets.  
NOW, THEREFORE, in consideration of the mutual covenants and premises contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Apex and Crypto agree as follows:  
 1.  
FACILITATION OF CUSTOMER CASH TRANSFERS REGARDING CRYPTO ENTITY  
 (a)  
Summary. Crypto represents that it plans to support Customer trading of non-securities cryptocurrencies at a coin wallet away from Apex. Crypto has asked Apex to accept transfer instructions from Correspondents, Customers, and Crypto on Correspondents’ and Customers’ behalf, to allow money movement between Customers’ accounts at Apex and Crypto, both introduced by Correspondents, which will be used by Correspondents and Crypto to facilitate the transfer of money back and forth between Customers’ Apex brokerage accounts (collectively, “Apex Accounts” and each an “Apex Account”) and Crypto accounts (collectively “Crypto Accounts” and each a “Crypto Account”), at the request of Customers. Crypto represents that any transfer instructions sent to Apex shall be unaltered and true and correct to the best of Crypto‘s knowledge.