Meeting Notes – Apex Q3 Review (Oct 15, 2025): Attendees: CFO Smith, Analyst Lee, Compliance Officer Patel. Discussions: Q3 revenue up 15% from inflows, but ops expenses spiked 20% due to vendor wires. Decisions: Approve $100K budget for new trading tools; Flag EUR/USD short for review. Actions: Lee to audit refunds by Oct 20; Patel to check SOX on fees. Risks Raised: Inflation at 5% impacting bonds