BrokerCheck Report

ORIENTAL FINANCIAL SERVICES LLC

CRD# 29753

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our investor alert on imposters.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.
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Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

ORIENTAL FINANCIAL SERVICES LLC

CRD# 29753

SEC# 8-44516

Main Office Location

270 MUNOZ RIVERA AVE SUITE MEZZANINE
270 PLAZA
SAN JUAN, PR 00918
Regulated by FINRA Florida Office

Mailing Address

P.O. BOX 195115
SAN JUAN, PR 00919-5115

Business Telephone Number

787-474-1993

This firm is a brokerage firm and an investment adviser firm. For more information about investment adviser firms, visit the SEC's Investment Adviser Public Disclosure website at:

https://www.adviserinfo.sec.gov

Report Summary for this Firm

This report summary provides an overview of the brokerage firm. Additional information for this firm can be found in the detailed report.

Firm Profile

This firm is classified as a limited liability company.

This firm was formed in Puerto Rico on 12/30/2019.

Its fiscal year ends in December.

Firm History

Information relating to the brokerage firm's history such as other business names and successions (e.g., mergers, acquisitions) can be found in the detailed report.

Firm Operations

This firm is registered with:

- the SEC
- 1 Self-Regulatory Organization
- 11 U.S. states and territories

Is this brokerage firm currently suspended with any regulator? **No**

This firm conducts 19 types of businesses.

This firm is affiliated with financial or investment institutions.

This firm does not have referral or financial arrangements with other brokers or dealers.

Disclosure Events

Brokerage firms are required to disclose certain criminal matters, regulatory actions, civil judicial proceedings and financial matters in which the firm or one of its control affiliates has been involved.

Are there events disclosed about this firm? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	5
Arbitration	6

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Firm Profile

This firm is classified as a limited liability company.

This firm was formed in Puerto Rico on 12/30/2019.

Its fiscal year ends in December.

Firm Names and Locations

This section provides the brokerage firm's full legal name, "Doing Business As" name, business and mailing addresses, telephone number, and any alternate name by which the firm conducts business and where such name is used.

ORIENTAL FINANCIAL SERVICES LLC

Doing business as ORIENTAL FINANCIAL SERVICES LLC

CRD# 29753

SEC# 8-44516

Main Office Location

270 MUNOZ RIVERA AVE SUITE MEZZANINE
270 PLAZA
SAN JUAN, PR 00918

Regulated by FINRA Florida Office

Mailing Address

P.O. BOX 195115
SAN JUAN, PR 00919-5115

Business Telephone Number

787-474-1993

Other Names of this Firm

Name	Where is it used
ORIENTAL FINANCIAL SERVICES	PR
ORIENTAL WEALTH MANAGEMENT	DC, FL, NJ, NY, PR, TX, VA

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Firm Profile

This section provides information relating to all direct owners and executive officers of the brokerage firm.

Direct Owners and Executive Officers

Legal Name & CRD# (if any):	OFG BANCORP
Is this a domestic or foreign entity or an individual?	Domestic Entity
Position	PARENT COMPANY , MEMBER
Position Start Date	03/2000
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	Yes

Legal Name & CRD# (if any):	FERNANDEZ MARTINEZ, JOSE RAFAEL 1556546
Is this a domestic or foreign entity or an individual?	Individual
Position	OPTIONS PRINCIPAL, AND DIRECTOR
Position Start Date	11/2014
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	KUMAR, GANESH 6120016
Is this a domestic or foreign entity or an individual?	Individual
Position	DIRECTOR
Position Start Date	08/2012

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Firm Profile

Direct Owners and Executive Officers (continued)

Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	MUNOZ GALARZA, GLENDA L. 5037917
Is this a domestic or foreign entity or an individual?	Individual
Position	FINANCIAL AND OPERATIONS MANAGER
Position Start Date	12/2017
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	PASCUAL NAVARRO, ALEJANDRO MIGUEL 4637744
Is this a domestic or foreign entity or an individual?	Individual
Position	PRESIDENT & SALES MANAGER
Position Start Date	10/2021
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	SOUFFRONT, CARLOS O. ESQ.

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Firm Profile

Direct Owners and Executive Officers (continued)

	6272950
Is this a domestic or foreign entity or an individual?	Individual
Position	DIRECTOR
Position Start Date	11/2013
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

Legal Name & CRD# (if any):	TORRES, MARIELA
	2735709
Is this a domestic or foreign entity or an individual?	Individual
Position	CHIEF COMPLIANCE OFFICER
Position Start Date	05/2022
Percentage of Ownership	Less than 5%
Does this owner direct the management or policies of the firm?	Yes
Is this a public reporting company?	No

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Firm Profile

This section provides information relating to any indirect owners of the brokerage firm.

Indirect Owners

No information reported.

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Firm History

This section provides information relating to any successions (e.g., mergers, acquisitions) involving the firm.

No information reported.

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Firm Operations

Registrations

This section provides information about the regulators (Securities and Exchange Commission (SEC), self-regulatory organizations (SROs), and U.S. states and territories) with which the brokerage firm is currently registered and licensed, the date the license became effective, and certain information about the firm's SEC registration.

This firm is currently registered with the SEC, 1 SRO and 11 U.S. states and territories.

Federal Regulator	Status	Date Effective
SEC	Approved	08/10/1992

SEC Registration Questions

This firm is registered with the SEC as:

A broker-dealer: Yes

A broker-dealer and government securities broker or dealer: Yes

A government securities broker or dealer only: No

This firm has ceased activity as a government securities broker or dealer: No

Self-Regulatory Organization	Status	Date Effective
FINRA	Approved	01/04/1993

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Firm Operations

Registrations (continued)

U.S. States & Territories	Status	Date Effective
District of Columbia	Approved	08/02/2012
Florida	Approved	05/09/2011
Georgia	Approved	09/16/2021
Michigan	Approved	09/15/2015
New Jersey	Approved	05/24/2011
New York	Approved	02/14/2011
Ohio	Approved	05/12/2023
Puerto Rico	Approved	01/04/1993
Texas	Approved	04/06/2011
Virgin Islands	Approved	04/23/2021
Virginia	Approved	03/14/2011

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Firm Operations

Types of Business

This section provides the types of business, including non-securities business, the brokerage firm is engaged in or expects to be engaged in.

This firm currently conducts 19 types of businesses.

Types of Business

Types of Business
Broker or dealer making inter-dealer markets in corporation securities over-the-counter
Broker or dealer retailing corporate equity securities over-the-counter
Broker or dealer selling corporate debt securities
Underwriter or selling group participant (corporate securities other than mutual funds)
Mutual fund underwriter or sponsor
Mutual fund retailer
U S. government securities dealer
U S. government securities broker
Municipal securities dealer
Municipal securities broker
Broker or dealer selling variable life insurance or annuities
Solicitor of time deposits in a financial institution
Put and call broker or dealer or option writer
Broker or dealer selling securities of non-profit organizations (e.g., churches, hospitals)
Investment advisory services
Trading securities for own account
Private placements of securities
Broker or dealer involved in a networking, kiosk or similar arrangment with a: bank, savings bank or association, or credit union
Broker or dealer involved in a networking, kiosk or similar arrangment with a: insurance company or agency

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Firm Operations

Clearing Arrangements

This firm does not hold or maintain funds or securities or provide clearing services for other broker-dealer(s).

Introducing Arrangements

This firm does not refer or introduce customers to other brokers and dealers.

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Firm Operations

Industry Arrangements

This firm does have books or records maintained by a third party.

Name: PERSHING LLC

CRD #: 7560

Business Address: ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

Effective Date: 10/06/2010

Description: FULLY DISCLOSED CLEARING AGREEMENT BETWEEN ORIENTAL FINANCIAL SERVICES LLC (OFS=INTRODUCING B/D) AND PERSHING LLC (PERSHING=CLEARING/CUSTODY B/D).

This firm does have accounts, funds, or securities maintained by a third party.

Name: PERSHING LLC

CRD #: 7560

Business Address: ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

Effective Date: 10/06/2010

Description: FULLY DISCLOSED CLEARING AGREEMENT BETWEEN ORIENTAL FINANCIAL SERVICES LLC (OFS=INTRODUCING B/D) AND PERSHING LLC (PERSHING=CLEARING/CUSTODY B/D).

Name: PERSHING LLC

CRD #: 7560

Business Address: ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

Effective Date: 10/06/2010

Description: FULLY DISCLOSED CLEARING AGREEMENT BETWEEN ORIENTAL FINANCIAL SERVICES LLC (OFS=INTRODUCING B/D) AND PERSHING LLC (PERSHING=CLEARING/CUSTODY B/D)

This firm does have customer accounts, funds, or securities maintained by a third party.

Name: PERSHING LLC

CRD #: 7560

Business Address: ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

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Firm Operations

Industry Arrangements (continued)

Effective Date: 10/06/2010

Description: FULLY DISCLOSED CLEARING AGREEMENT BETWEEN ORIENTAL FINANCIAL SERVICES LLC (OFS=INTRODUCING B/D) AND PERSHING LLC (PERSHING=CLEARING/CUSTODY B/B).

Control Persons/Financing

This firm does not have individuals who control its management or policies through agreement.

This firm does not have individuals who wholly or partly finance the firm's business.

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Firm Operations

Organization Affiliates

This section provides information on control relationships the firm has with other firms in the securities, investment advisory, or banking business.

This firm is, directly or indirectly:

- **in control of**
- **controlled by**
- **or under common control with**

the following partnerships, corporations, or other organizations engaged in the securities or investment advisory business.

ORIENTAL TRUST is under common control with the firm.

CRD #:	312982
Business Address:	254 MUNOZ RIVERA 10TH FLOOR ORIENTAL CENTER SAN JUAN, PR 00918
Effective Date:	12/11/1991
Foreign Entity:	No
Country:	
Securities Activities:	No
Investment Advisory Activities:	Yes
Description:	ORIENTAL BANK DBA ORIENTAL TRUST. ORIENTAL BANK IS A FULL SERVICE PUERTO RICO COMMERCIAL BANK. ORIENTAL TRUST IS A SEPARATELY IDENTIFIABLE DIVISION OF ORIENTAL BANK. ORIENTAL TRUST IS NOT A SEPARATE LEGAL ENTITY FROM ORIENTAL BANK. OFS AND ORIENTAL TRUST IS UNDER CONTROLLED BY OFG BANCORP.

This firm is directly or indirectly, controlled by the following:

- **bank holding company**
- **national bank**
- **state member bank of the Federal Reserve System**
- **state non-member bank**
- **savings bank or association**
- **credit union**
- **or foreign bank**

OFG BANCORP is a Bank Holding Company and controls the firm.

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Firm Operations

Organization Affiliates (continued)

Business Address: 268 MUNOZ RIVERA AVE.
SUITE 503
HATO REY, PR 00918

Effective Date: 03/10/2000

Description: OFG BANCORP IS THE OWNER OF ORIENTAL FINANCIAL SERVICES AND OFS SECURITIES, INC. NAME CHANGED FROM ORIENTAL FINANCIAL GROUP.

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Disclosure Events

All firms registered to sell securities or provide investment advice are required to disclose regulatory actions, criminal or civil judicial proceedings, and certain financial matters in which the firm or one of its control affiliates has been involved. For your convenience, below is a matrix of the number and status of disclosure events involving this brokerage firm or one of its control affiliates. Further information regarding these events can be found in the subsequent pages of this report.

	Pending	Final	On Appeal
Regulatory Event	0	5	0
Arbitration	N/A	6	N/A

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Disclosure Event Details

What you should know about reported disclosure events:

1. **BrokerCheck provides details for any disclosure event that was reported in CRD. It also includes summary information regarding FINRA arbitration awards in cases where the brokerage firm was named as a respondent.**
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - A law enforcement agency must file formal charges before a brokerage firm is required to disclose a particular criminal event.
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - Disclosure events for this brokerage firm were reported by the firm and/or regulators. When the firm and a regulator report information for the same event, both versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
4. **There are different statuses and dispositions for disclosure events:**
   - A disclosure event may have a status of *pending, on appeal,* or *final.*
     - A "pending" event involves allegations that have not been proven or formally adjudicated.
     - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - A "final" event has been concluded and its resolution is not subject to change.
   - A final event generally has a disposition of *adjudicated, settled* or *otherwise resolved.*
     - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
     - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.
5. **You may wish to contact the brokerage firm to obtain further information regarding any of the disclosure events contained in this BrokerCheck report.**

Regulatory - Final

This type of disclosure event involves (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the U.S. Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of the authority of a brokerage firm or its control affiliate to act as an attorney, accountant or federal contractor.

Disclosure 1 of 5

Reporting Source:	Regulator
Current Status:	Final

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Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT IT INCLUDED LANGUAGE CONDITIONING THE SETTLEMENT OF ARBITRATION PROCEEDINGS ON THE CUSTOMERS' AGREEMENTS TO CONSENT TO, AND NOT TO OPPOSE, EXPUNGEMENT OF THEIR CLAIMS FROM THE CRD SYSTEM. THE FINDINGS STATED THAT THOSE AGREEMENTS WERE PREPARED BY THE FIRM'S OUTSIDE COUNSEL, REVIEWED BY IN-HOUSE COUNSEL FOR THE FIRM'S PARENT COMPANY AND BY THE FIRM'S COMPLIANCE DEPARTMENT, AND ULTIMATELY WERE SIGNED BY THE FIRM. YET, THROUGH INADVERTENCE, THE FIRM FAILED TO DETECT THE VIOLATIVE LANGUAGE IN THE AGREEMENTS.
Initiated By:	FINRA
Date Initiated:	05/13/2019
Docket/Case Number:	2018059633801
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	05/13/2019
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Sanctions Ordered:	Censure Monetary/Fine $20,000.00
Other Sanctions Ordered:	
Sanction Details:	THE FIRM WAS CENSURED AND FINED $20,000. FINES PAID IN FULL ON JUNE 14, 2019.

Reporting Source:	Firm
Current Status:	Final

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Allegations:	ORIENTAL FINANCIAL SERVICES (OFS) ACCEPTED AND CONSENTED, WITHOUT ADMITTING OR DENYING THE FINDINGS; THAT IN TWO ARBITRATION SETTLEMENTS IN AUGUST AND SEPTEMBER 2015, OFS INCLUDED LANGUAGE CONDITIONING ON THESE CUSTOMER AGREEMENTS TO CONSENT TO, AND NOT TO OPPOSE EXPUNGEMENT OF THEIR CLAIMS FROM THE CRD SYSTEM. AS A RESULT, THIS VIOLATED FINRA RULES 2081 AND 2010.
Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA)
Date Initiated:	10/30/2018
Docket/Case Number:	2018059633801
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Censure
Other Sanction(s)/Relief Sought:	A $20,000 FINE PAYABLE VIA WIRE WHEN FINRA FINANCE DEPARTMENT CONTACT THE FIRM. CONTACTED FINRA IN MAY 31,2019 AND PAYMENT WAS SENT ON JUNE 6,2019.
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	05/13/2019
Sanctions Ordered:	Censure Monetary/Fine $20,000.00
Other Sanctions Ordered:	
Sanction Details:	OFS TO PAY $20,000 TO FINRA UPON CONTACT FROM FINRA FINANCE DEPARTMENT. CONTACTED FINRA IN MAY 31,2019 AND PAYMENT WAS SENT ON JUNE 6,2019.

Disclosure 2 of 5

Reporting Source:	Regulator
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT IT PURCHASED MUNICIPAL SECURITIES FOR ITS OWN ACCOUNT FROM A CUSTOMER AND/OR SOLD MUNICIPAL SECURITIES FOR ITS OWN ACCOUNT TO A CUSTOMER AT AN AGGREGATE PRICE (INCLUDING ANY

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	MARK-DOWN OR MARK-UP) THAT WAS NOT FAIR AND REASONABLE, TAKING INTO CONSIDERATION ALL RELEVANT FACTORS, INCLUDING THE BEST JUDGMENT OF THE BROKER, DEALER OR MUNICIPAL SECURITIES DEALER AS TO THE FAIR MARKET VALUE OF THE SECURITIES AT THE TIME OF THE TRANSACTION AND OF ANY SECURITIES EXCHANGED OR TRADED IN CONNECTION WITH THE TRANSACTION, THE EXPENSE INVOLVED IN EFFECTING THE TRANSACTION, THE FACT THAT THE BROKER, DEALER, OR MUNICIPAL SECURITIES DEALER IS ENTITLED TO A PROFIT, AND THE TOTAL DOLLAR AMOUNT OF THE TRANSACTION.
Initiated By:	FINRA
Date Initiated:	05/18/2016
Docket/Case Number:	2013038872701
Principal Product Type:	Debt - Municipal
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	05/18/2016
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Sanctions Ordered:	Censure Monetary/Fine $40,000.00 Disgorgement/Restitution
Other Sanctions Ordered:	INTEREST
Sanction Details:	THE FIRM WAS CENSURED, FINED $40,000, AND ORDERED TO PAY $18,358.52, PLUS INTEREST, IN RESTITUTION TO INVESTORS. FINE PAID IN FULL ON MAY 27, 2016.
Reporting Source:	Firm

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Current Status:	Final
Allegations:	DURING THE PERIOD FROM JULY 1, 2013 THROUGH SEPTEMBER 30, 2013, THE FIRM PURCHASED/SOLD MUNICIPAL SECURITIES FOR 5 CUSTOMERS ACCOUNTS AT AN AGGREGATE PRICE (INCLUDING ANY MARK-DOWN OR MARK-UP) THAT WAS NOT FAIR AND REASONABLE, TAKING INTO CONSIDERATION ALL RELEVANT FACTORS, INCLUDING THE BEST JUDGMENT OF THE BROKER, DEALER OR MUNICIPAL SECURITIES DEALER AS TO THE FAIR MARKET VALUE OF THE SECURITIES AT THE TIME OF THE TRANSACTION AND OF ANY SECURITIES EXCHANGED OR TRADED IN CONNECTION WITH THE TRANSACTION, THE EXPENSE INVOLVED IN EFFECTING THE TRANSACTION, THE FACT THAT THE BROKER, DEALER OR MUNICIPAL SECURITIES DEALER IS ENTITLED TO A PROFIT, AND THE TOTAL DOLLAR AMOUNT OF THE TRANSACTION.
Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY
Date Initiated:	05/18/2016
Docket/Case Number:	2013038872701
Principal Product Type:	Debt - Municipal
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Censure
Other Sanction(s)/Relief Sought:	A FINE OF $40,00, AND RESTITUTION BY FIRM TO THE INVESTORS ASSOCIATED WITH THE TRANSACTIONS IN THE AMOUNT OF $18,358.52 PLUS INTEREST.
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	05/27/2016
Sanctions Ordered:	Censure Monetary/Fine $60,230.14 Disgorgement/Restitution
Other Sanctions Ordered:	A FINE OF $40,000, AND RESTITUTION BY FIRM TO THE INVESTORS ASSOCIATED WITH THE TRANSACTIONS IN THE AMOUNT OF $18,358.52 PLUS INTEREST.
Sanction Details:	OFS PAID THE FINE TO FINRA AND THE RESTITUTION TO THE INVESTORS.

Disclosure 3 of 5

Reporting Source:	Firm
Current Status:	Final

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Allegations:	IN 2012 AND 2013, WHILE OPERATING AS BBVA SECURITIES OF PUERTO RICO, INC., OFS SECURITIES, INC. ("OFS SECURITIES") FAILED TO PRODUCE CERTAIN DOCUMENTS AND INFORMATION PRIOR TO THE START OF A FINRA ARBITRATION HEARING AS ORDERED BY THE ARBITRATION PANEL AND INACCURATELY REPRESENTED TO THE CLAIMANT THAT IT DID NOT HAVE RESPONSIVE DOCUMENTS UNDER ITS CONTROL. OFS SECURITIES SHOULD HAVE BEEN AWARE THAT, AND ACTIVELY CONSIDERED WHETHER, RESPONSIVE DOCUMENTS AND INFORMATION COULD BE LOCATED IN ITS WAREHOUSE OR OBTAINED FROM ITS CLEARING FIRM. HOWEVER, OFS FAILED TO PRODUCE THE DOCUMENTS TO THE CLAIMANT UNTIL THE HEARING HAD ALREADY BEGUN AND THEREBY VIOLATED FINRA RULE 2010 AND IM-12000.
Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY.
Date Initiated:	05/21/2015
Docket/Case Number:	2013036797001
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Censure
Other Sanction(s)/Relief Sought:	A FINE OF $50,000.
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	06/03/2015
Sanctions Ordered:	Censure Monetary/Fine $50,000.00
Other Sanctions Ordered:	
Sanction Details:	MONETARY FINE $50,000 PAID ON JUNE 3, 2015.
Firm Statement	PURSUANT TO RULE 9216 OF FINRA'S CODE OF PROCEDURE, OFS SECURITIES, INC. SUBMITTED A LETTER OF ACCEPTANCE, WAIVER AND CONSENT ("AWC") PROPOSING A SETTLEMENT OF THE ALLEGED RULE VIOLATION. FINRA ACCEPTED THE AWC ON MAY 21, 2015. OFS SECURITIES ACCEPTED AND CONSENTED TO THE ENTRY OF FINRA'S FINDINGS, A CENSURE AND A $50,000 FINE, AND WAIVED CERTAIN PROCEDURAL RIGHTS.

Disclosure 4 of 5

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Reporting Source:	Regulator
Current Status:	Final
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT IT REPORTED TO FINRA ON FORM 4530 THAT IT HAD NOT DISCLOSED ON CUSTOMER CONFIRMATIONS THE MARKUPS AND MARKDOWNS FOR RISKLESS PRINCIPAL TRANSACTIONS IN PUERTO RICO CLOSED-END FUNDS (PR CEFS). THE FINDINGS STATED THAT BETWEEN 2000 AND AUGUST 5, 2013, THE FIRM EFFECTED APPROXIMATELY 2,800 RISKLESS PRINCIPAL TRANSACTIONS INVOLVING PR CEFS IN APPROXIMATELY 1,000 ACCOUNTS AND FAILED TO DISCLOSE APPROXIMATELY $2.9 MILLION IN MARKUPS AND MARKDOWNS ON CUSTOMER TRADE CONFIRMATIONS. THE FINDINGS ALSO STATED THAT THE FIRM FAILED TO ESTABLISH AND MAINTAIN A SUPERVISORY SYSTEM REASONABLY DESIGNED TO ACHIEVE COMPLIANCE WITH SECURITIES EXCHANGE ACT OF 1934 RULE 10B-10. THE FIRM'S STAFF DID NOT APPROPRIATELY CLASSIFY PR CEFS AS EQUITY SECURITIES AND ITS SUPERVISORY STAFF WERE THEREFORE UNAWARE THAT THE DISCLOSURE REQUIREMENT FOR RISKLESS PRINCIPAL TRANSACTIONS IN EQUITY SECURITIES APPLIED TO PR CEFS THROUGHOUT THE 13-YEAR TIME PERIOD. THE FIRM FAILED TO HAVE A SYSTEM IN PLACE TO ENSURE THAT IT DISCLOSED MARKUPS AND MARKDOWNS ON RISKLESS PRINCIPAL TRANSACTIONS IN PR CEFS BECAUSE IT FAILED TO APPROPRIATELY CLASSIFY THOSE PRODUCTS AS EQUITIES THAT REQUIRED DISCLOSURES. THE FINDINGS ALSO INCLUDED THAT THE FIRM FAILED TO ESTABLISH, MAINTAIN, AND ENFORCE A SUPERVISORY SYSTEM AND PROCEDURES REASONABLY DESIGNED TO IDENTIFY AND REVIEW CONCENTRATED SECURITIES PURCHASES, INCLUDING PUERTO RICO MUNICIPAL BONDS AND PR CEFS. WHILE THE FIRM'S WRITTEN SUPERVISORY PROCEDURES (WSPS) REQUIRED THAT ITS REGISTERED REPRESENTATIVES HAVE REASONABLE GROUNDS TO BELIEVE THAT ANY PURCHASE OR SALE RECOMMENDATION WAS SUITABLE FOR A PARTICULAR CUSTOMER, THE WSPS DID NOT OUTLINE THE STEPS THAT THE FIRM SHOULD HAVE TAKEN TO REVIEW THE TRANSACTIONS FOR CONCENTRATION. DESPITE HAVING IMPLEMENTED GUIDELINES, THE FIRM DID NOT REQUIRE THAT SUPERVISORS REVIEW FOR CONCENTRATED PURCHASES (I.E., CONCENTRATION IN A SINGLE SECURITY, SUBSTANTIALLY SIMILAR SECURITIES, OR SECURITIES OF A SINGLE GEOGRAPHIC REGION), INCLUDING PR SECURITIES, OR DOCUMENT THEIR REVIEWS. THE FIRM ENGAGED A CONSULTANT TO PERFORM A SELF-REVIEW THROUGH WHICH IT IDENTIFIED SIX POTENTIALLY UNSUITABLE PURCHASES OF PR SECURITIES.
Initiated By:	FINRA
Date Initiated:	12/11/2014

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Docket/Case Number:	2013035308801
Principal Product Type:	Other
Other Product Type(s):	CLOSED-END FUNDS; MUNICIPAL BONDS
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/11/2014
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Sanctions Ordered:	Censure Monetary/Fine $245,000.00
Other Sanctions Ordered:	UNDERTAKINGS: THE FIRM WILL SUBMIT TO FINRA A PROPOSED METHODOLOGY OF HOW IT WILL IDENTIFY, REVIEW, AND REMEDIATE UNSUITABLY CONCENTRATED PR SECURITIES PURCHASES. AT A MINIMUM, THE METHODOLOGY MUST INCLUDE THE FIRM'S REVIEW OF CUSTOMERS' CONCENTRATED PR SECURITIES PURCHASES EFFECTED BETWEEN DECEMBER 14, 2012 AND JUNE 30, 2013 AND A PROVISION EXPLAINING HOW RESTITUTION, IF ANY, WILL BE CALCULATED.
Sanction Details:	THE FIRM WAS CENSURED, FINED $245,000 AND UNDERTAKES TO SUBMIT TO FINRA A PROPOSED METHODOLOGY OF HOW IT WILL IDENTIFY, REVIEW, AND REMEDIATE UNSUITABLY CONCENTRATED PR SECURITIES PURCHASES. AT A MINIMUM, THE METHODOLOGY MUST INCLUDE THE FIRM'S REVIEW OF CUSTOMERS' CONCENTRATED PR SECURITIES PURCHASES EFFECTED BETWEEN DECEMBER 14, 2012 AND JUNE 30, 2013 AND A PROVISION EXPLAINING HOW RESTITUTION, IF ANY, WILL BE CALCULATED.

Reporting Source:	Firm
Current Status:	Final
Allegations:	FROM 2000 TO AUGUST 5, 2013, ORIENTAL FAILED TO DISCLOSE THE MARKUPS AND MARKDOWNS CHARGED ON APPROXIMATELY 2,800

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	RISKLESS PRINCIPAL TRANSACTIONS IN PUERTO RICO CLOSED-END FUNDS ("PR CEFS"). IN ADDITION, ORIENTAL FAILED TO ESTABLISH MAINTAIN A SUPERVISORY SYSTEM REASONABLE DESIGNED TO ACHIEVE COMPLIANCE WITH SECURITIES EXCHANGE ACT ("SEA") RULE 10B-10. AS SUCH, ORIENTAL VIOLATED SEA RULE 10B-10(A)(2)(II)(A), NASD RULE 2230 (FOR CONDUCT BEFORE JUNE 17, 2011), 3010(A), AND 2110 (FOR CONDUCT BEFORE DECEMBER 15, 2008), AND FINRA RULES 2232 (FOR CONDUCT AFTER JUNE 16, 2011) AND 2010 (FOR CONDUCT AFTER DECEMBER 14, 2008). IN ADDITION, BETWEEN JULY 1, 2011, AND JUNE 30, 2013, ORIENTAL FAILED TO ESTABLISH MAINTAIN, AND ENFORCE A SUPERVISORY SYSTEM AND PROCEDURES REASONABLY DESIGNED TO IDENTIFY AND REVIEW CONCENTRATED SECURITIES PURCHASES, INCLUDING PUERTO RICO MUNICIPAL BONDS AND PR CEFS. AS SUCH, ORIENTAL VIOLATED NASD RULE 3010(A) AND (B) AND FINRA RULE 2010.
Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY
Date Initiated:	11/21/2014
Docket/Case Number:	2013035308801
Principal Product Type:	Other
Other Product Type(s):	PR SECURITIES, INCLUDING PUERTO RICO CLOSED ENDED MUTUAL FUNDS, MUNICIPAL BONDS, OPENED-END MUTUAL FUNDS.
Principal Sanction(s)/Relief Sought:	Censure
Other Sanction(s)/Relief Sought:	A FINE $245,000 AND TO COMPLETE, WITHIN 30 DAYS OF THE NOTICE OF ACCEPTANCE (THE "EFFECTIVE DATE") OF THIS AWC, THE FOLLOWING UNDERTAKINGS: ORIENTAL WILL SUBMIT TO FINRA A PROPOSED METHODOLOGY OF HOW IT WILL IDENTIFY, REVIEW AND REMEDIATE UNSUITABLY CONCENTRATED PR SECURITIES PURCHASED. ORIENTAL WILL SUBMIT THE METHODOLOGY TO FINRA AND THEY WILL REVIEW AND DETERMINE IF IT COMPLIES WITH THE SPECIFIC REQUIREMENTS OF THE AWC.
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	12/15/2014
Sanctions Ordered:	Censure Monetary/Fine $245,000.00
Other Sanctions Ordered:	A FINE $245,000 AND TO COMPLETE, WITHIN 30 DAYS OF THE NOTICE OF ACCEPTANCE (THE "EFFECTIVE DATE") OF THIS AWC, THE FOLLOWING UNDERTAKINGS: ORIENTAL WILL SUBMIT TO FINRA A PROPOSED METHODOLOGY OF HOW IT WILL IDENTIFY, REVIEW AND REMEDIATE

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	UNSUITABLY CONCENTRATED PR SECURITIES PURCHASED. ORIENTAL WILL SUBMIT THE METHODOLOGY TO FINRA AND THEY WILL REVIEW AND DETERMINE IF IT COMPLIES WITH THE SPECIFIC REQUIREMENTS OF THE AWC.
Sanction Details:	MONETARY FINE $245,000 PAID ON DECEMBER 15, 2014.
Firm Statement	IN JUNE 2013, ORIENTAL REPORTED TO FINRA ON FORM 4530 THAT IT HAD NOT DISCLOSED ON CUSTOMERS' CONFIRMATIONS THE MARKUPS AND MARKDOWNS FOR RISKLESS PRINCIPAL TRANSACTION IN PR CEFS. ON AUGUST 5, 2013, ORIENTAL CORRECTED THE DEFICENCY BY BEGINNING TO DISCLOSE TO CUSTOMERS THE MARKS UPS AND MARKDOWNS AND AMENDED THE FIRM'S PROCEDURES TO REFLECT THE DISCLOSURE REQUIREMENT FOR RISKLESS PRINCIPAL TRANSACTION IN PR CEFS. IN ADDITION, DURING THE REGULAR EXAMINATION OF 2013, FINRA DETERMINED THAT DURING THE PERIOD BETWEEN JULY 1, 2011 AND JUNE 30, 2013, ORIENTAL SOLICITED CONCENTRATED PURCHASES OF PR SECURITIES. ORIENTAL HAS ENGAGED A CONSULTANT TO PERFORM SELF-REVIEW ACCOUNTS IN ORDER TO IDENTIFY POTENTIAL UNSUITABLE PURCHASES OF PR SECURITIES AND REPORT TO FINRA AND RESTITUE TO CUSTOMER ANY MISCONDUCT.AS REQUIRED IN THE AGREEMENT BETWEEN FINRA AND OFS, PRIOR TO JUNE 30, 2015 OFS CONDUCTED A REVIEW OF OFS' PURCHASE TRANSACTIONS CONDUCTED IN PUERTO RICO SECURITIES (MUTUAL FUNDS AND GOVERNMENT BONDS) BETWEEN DECEMBER 14, 2012 AND JUNE 30, 2013 ASSISTED BY A CONSULTANT. AS A RESULT OF THE REVIEW, OFS PROVIDED RESTITUTION PAYMENT FOR 95 TRANSACTIONS CONCENTRATED IN PUERTO RICO ASSETS FOR A TOTAL PAYMENT OF $2,109,917.

Disclosure 5 of 5

Reporting Source:	Regulator
Current Status:	Final
Allegations:	ARTICLE V, SECTIONS 2 AND 3 OF FINRA'S BY-LAWS, FINRA RULE 2010, NASD RULES 2110, 3010(B), 3070(A), 3070(C) - ORIENTAL FINANCIAL SERVICES CORP. FILED STATISTICAL AND SUMMARY REPORTS OF CUSTOMER COMPLAINTS IN AN UNTIMELY MANNER; THESE UNTIMELY REPORTS INCLUDED REPORTS THAT WERE DELAYED UP TO 397 DAYS AND SOME OF THE REPORTS WERE INACCURATE BECAUSE THEY FAILED TO DISCLOSE CERTAIN INFORMATION REQUIRED BY FINRA. THE FIRM FAILED TO MAKE ACCURATE AND TIMELY 3070(A) FILINGS FOR REPORTABLE EVENT DISCLOSURES AND FAILED TO TIMELY AMEND FORMS U4 AND U5. THE FIRM FAILED TO ENFORCE ITS PROCEDURES REGARDING NASD RULE 3070 REPORTING AND FILING FORMS U4 AND U5 TO ENSURE THE TIMELY AND ACCURATE FILING OF THE REQUIRED

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	INFORMATION. THE FIRM ALSO FAILED TO ADEQUATELY TRAIN THE PERSONNEL ASSIGNED TO THESE REPORTING TASKS TO ENSURE COMPLIANCE WITH ITS REPORTING OBLIGATIONS.
Initiated By:	FINRA
Date Initiated:	04/05/2012
Docket/Case Number:	2010021255501
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	
Other Sanction(s)/Relief Sought:	
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	04/05/2012
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Sanctions Ordered:	Censure Monetary/Fine $15,000.00
Other Sanctions Ordered:	UNDERTAKING
Sanction Details:	WITHOUT ADMITTING OR DENYING THE FINDINGS, THE FIRM CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, THE FIRM IS CENSURED, FINED $15,000 AND REQUIRED TO TO FILE RULE 4530 EVENT FILINGS ATTACHED TO THIS AWC WITHIN 60 DAYS OF ACCEPTANCE OF THIS AWC AND SUBMIT TO FINRA A CERTIFICATION THAT IT HAS COMPLIED WITH THE REQUIREMENTS OF THIS AWC.

Reporting Source:	Firm
Current Status:	Final
Allegations:	ORIENTAL ACCEPTED AND CONSENTED, WITHOUT ADMITTING OR DENYING THE FINDINGS, THAT THEY DID NOT FILE CUSTOMER COMPLAINTS STATISTICAL INFORMATION IN A TIMELY MANNER, IN

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	VIOLATION OF NASD CONDUCTS RULE 3070(C) AND 2110 AND FINRA RULE 2010. FURTHERMORE, ORIENTAL DID NOT DISCLOSE CERTAIN REPORTABLE EVENTS, IN VIOLATION OF NASD CONDUCT RULES 3070(C) AND 2110 AND FINRA RULE 2010. IN ADDITION, ORIENTAL DID NOT TO FILE FORM U4S AND U5S IN A TIMELY MANNER, IN VIOLATION OF ARTICLE V, SECTIONS 2 AND 3 OF FINRA'S BY-LAWS AND NASD CONDUCT RULE 2110 AND FINRA RULE 2010.
Initiated By:	FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA")
Date Initiated:	03/19/2012
Docket/Case Number:	2010021255501
Principal Product Type:	No Product
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Censure
Other Sanction(s)/Relief Sought:	A FINE OF $15,000 AND AN UNDERTAKING TO FILE THE RULE 4530 EVENT FILES CITED IN THE AWC WITH FINRA WITHIN 60 DAYS OF ACCEPTACE OF THE AWC, AND SUBMIT TO FINRA A CERTIFICATION THAT ORIENTAL HAS COMPLIED WITH THE REQUIREMENTS OF THE AWC.
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	04/05/2012
Sanctions Ordered:	Censure Monetary/Fine $15,000.00
Other Sanctions Ordered:	AN UNDERTAKING TO FILE THE RULE 4530 EVENT FILES CITED IN THE AWC WITH FINRA WITHIN 60 DAYS OF ACCEPTACE OF THE AWC, AND SUBMIT TO FINRA A CERTIFICATION THAT ORIENTAL HAS COMPLIED WITH THE REQUIREMENTS OF THE AWC.
Sanction Details:	TOTAL AMOUNT OF FINE $15,000. DATE PAID 4/18/2012

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Arbitration Award - Award / Judgment

Brokerage firms are not required to report arbitration claims filed against them by customers; however, BrokerCheck provides summary information regarding FINRA arbitration awards involving securities and commodities disputes between public customers and registered securities firms in this section of the report.
The full text of arbitration awards issued by FINRA is available at www.finra.org/awardsonline.

Disclosure 1 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum:	FINRA
Case Initiated:	05/27/2009
Case Number:	09-02905
Disputed Product Type:	PREFERRED STOCK
Sum of All Relief Requested:	$245,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	04/07/2010
Sum of All Relief Awarded:	$44,145.01

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 2 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-OTHER; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-NEGLIGENCE
Arbitration Forum:	FINRA
Case Initiated:	05/21/2014
Case Number:	14-01450

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Disputed Product Type:	MUNICIPAL BOND FUNDS
Sum of All Relief Requested:	$1,000,000.01
Disposition:	AWARD AGAINST PARTY
Disposition Date:	01/03/2017
Sum of All Relief Awarded:	$982,736.01

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 3 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-FRAUD; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-OTHER; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-FAILURE TO SUPERVISE; ACCOUNT RELATED-NEGLIGENCE; ACCOUNT RELATED-OTHER
Arbitration Forum:	FINRA
Case Initiated:	11/11/2015
Case Number:	15-02646
Disputed Product Type:	MUNICIPAL BOND FUNDS
Sum of All Relief Requested:	$2,250,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	08/04/2021
Sum of All Relief Awarded:	$700,000.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 4 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	

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Arbitration Forum:	FINRA
Case Initiated:	11/15/2018
Case Number:	18-03232
Disputed Product Type:	CORPORATE BONDS
Sum of All Relief Requested:	$41,983.77
Disposition:	AWARD AGAINST PARTY
Disposition Date:	03/11/2019
Sum of All Relief Awarded:	$8,131.00

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

Disclosure 5 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-ELDER ABUSE; ACCOUNT ACTIVITY-FRAUD; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-OTHER; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-FAILURE TO SUPERVISE; ACCOUNT RELATED-NEGLIGENCE; ACCOUNT RELATED-OTHER
Arbitration Forum:	FINRA
Case Initiated:	05/01/2019
Case Number:	19-01124
Disputed Product Type:	GOVERNMENT SECURITIES; MUNICIPAL BONDS
Sum of All Relief Requested:	$50,000.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	03/24/2020
Sum of All Relief Awarded:	$37,600.01

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

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Disclosure 6 of 6

Reporting Source:	Regulator
Type of Event:	ARBITRATION
Allegations:	ACCOUNT ACTIVITY-BRCH OF FIDUCIARY DT; ACCOUNT ACTIVITY-BREACH OF REGULATION BI; ACCOUNT ACTIVITY-MISREPRESENTATION; ACCOUNT ACTIVITY-OMISSION OF FACTS; ACCOUNT ACTIVITY-SUITABILITY; ACCOUNT ACTIVITY-UNAUTHORIZED TRADING; ACCOUNT RELATED-BREACH OF CONTRACT; ACCOUNT RELATED-NEGLIGENCE; EMPLOYMENT-BREACH OF CONTRACT
Arbitration Forum:	FINRA
Case Initiated:	01/31/2022
Case Number:	22-00183
Disputed Product Type:	401(K); MUTUAL FUNDS
Sum of All Relief Requested:	$9,100.00
Disposition:	AWARD AGAINST PARTY
Disposition Date:	06/08/2022
Sum of All Relief Awarded:	$6,288.01

There may be a non-monetary award associated with this arbitration.
Please select the Case Number above to view more detailed information.

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End of Report

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