

BrokerCheck Report

FORD FINANCIAL SERVICES, INC.

CRD# 13421

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

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.

**FORD FINANCIAL SERVICES, INC.**

CRD# 13421

SEC# 8-21553

Main Office Location

FORD WHQ BLDG., SUITE 801
ONE AMERICAN ROAD
DEARBORN, MI 48126

Mailing Address

FORD WHQ BLDG., SUITE 801
ONE AMERICAN ROAD
DEARBORN, MI 48126

Business Telephone Number

313-845-6263

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 corporation.

This firm was formed in Delaware on 01/19/1977.

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 brokerage firm is no longer registered with FINRA or a national securities exchange.

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? **No**

The number of disclosures from non-registered control affiliates is 1

Registration Withdrawal Information

This section provides information relating to the date the brokerage firm ceased doing business and the firm's financial obligations to customers or other brokerage firms.



Date firm ceased business: 12/31/2006

Does this brokerage firm owe any money or securities to any customer or brokerage firm? No



Firm Profile

This firm is classified as a corporation.

This firm was formed in Delaware on 01/19/1977.

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.

FORD FINANCIAL SERVICES, INC.

Doing business as FORD FINANCIAL SERVICES, INC.

CRD# 13421

SEC# 8-21553

Main Office Location

FORD WHQ BLDG., SUITE 801
ONE AMERICAN ROAD
DEARBORN, MI 48126

Mailing Address

FORD WHQ BLDG., SUITE 801
ONE AMERICAN ROAD
DEARBORN, MI 48126

Business Telephone Number

313-845-6263



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): FORD MOTOR CREDIT COMPANY

Is this a domestic or foreign entity or an individual? Domestic Entity

Position SOLE SHAREHOLDER

Position Start Date 01/1977

Percentage of Ownership 75% or more

Does this owner direct the management or policies of the firm? Yes

Is this a public reporting company? No

Legal Name & CRD# (if any): KRUEGER, BARBARA BUNNEY

4473669

Is this a domestic or foreign entity or an individual? Individual

Position PRESIDENT, CHIEF COMP. OFF., FINOP, RESP. FOR SUPER. POLICIES, PROCEDURES & CONTROLS & ELECTRONIC FILING OF REGISTRATION FORMS

Position Start Date 10/2005

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): SYLVESTER, JOEL PETER

Is this a domestic or foreign entity or an individual? Individual

Position CFO AND TREASURER

Position Start Date 03/2006

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
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Legal Name & CRD# (if any):	TOSH, DENNIS ALAN
Is this a domestic or foreign entity or an individual?	Individual
Position	CHAIRMAN OF THE BOARD
Position Start Date	04/2003
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

Legal Name & CRD# (if any):	FORD HOLDINGS LLC
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	FORD MOTOR CREDIT COMPANY
Relationship to Direct Owner	SOLE SHAREHOLDER
Relationship Established	09/2003
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	No
Is this a public reporting company?	No

Legal Name & CRD# (if any):	FORD MOTOR COMPANY
Is this a domestic or foreign entity or an individual?	Domestic Entity
Company through which indirect ownership is established	FORD HOLDINGS LLC
Relationship to Direct Owner	SHAREHOLDER
Relationship Established	02/1996
Percentage of Ownership	75% or more
Does this owner direct the management or policies of the firm?	No
Is this a public reporting company?	Yes

Firm History

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

No information reported.



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 no longer registered.

The firm's registration was from 11/08/1983 to 02/26/2007.

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 2 types of businesses.

Types of Business

Underwriter or selling group participant (corporate securities other than mutual funds)

Broker or dealer selling securities of only one issuer or associate issuers (other than mutual funds)

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.

Firm Operations

Industry Arrangements



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

Name:	FORD MOTOR CREDIT COMPANY
Business Address:	THE AMERICAN ROAD DEARBORN, MI 48121-6044
Effective Date:	02/14/1983
Description:	APPLICANT IS A PARTY TO A SERVICE AGREEMENT DATED FEBRUARY 14, 1983 WITH FORD MOTOR CREDIT COMPANY, AN AFFILIATE OF APPLICANT, PURSUANT TO WHICH FORD MOTOR CREDIT COMPANY KEEPS AND MAINTAINS ACCOUNTS AND RECORDS FOR THE APPLICANT.

This firm does not have accounts, funds, or securities maintained by a third party.

This firm does not have customer accounts, funds, or securities maintained by a third party.

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.



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 not, 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.**

This firm is not 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

Disclosure Events for Non-Registered Control Affiliates



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	1	0



Disclosure Event Details

Regulatory - Final

Disclosure 1 of 1

Reporting Source:	Firm
Affiliate:	FORD MOTOR CREDIT COMPANY
Current Status:	Final
Allegations:	ALLEGED DISTRIBUTION OF SALES MATERIALS RELATING TO THE APPLICANT'S FORD MONEY MARKET ACCOUNT (NOW FORD INTEREST ADVANTAGE) DEBT SECURITIES WHICH FAILED TO COMPLY WITH SECTION 5 OF THE SECURITIES ACT.
Initiated By:	U.S. SECURITIES AND EXCHANGE COMMISSION
Date Initiated:	06/14/2004
Docket/Case Number:	ADMIN. PROCEEDING FILE NO. 3-11950
Principal Product Type:	Debt - Corporate
Other Product Type(s):	
Principal Sanction(s)/Relief Sought:	Cease and Desist
Other Sanction(s)/Relief Sought:	DISGORGEMENT UNDERTAKING
Resolution:	Consent
Resolution Date:	06/14/2005
Sanctions Ordered:	Disgorgement/Restitution Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	DISGORGEMENT OF \$700,000 AND PREJUDGEMENT INTEREST OF \$64,282 WAS PAID BY THE APPLICANT ON JUNE 21, 2005.
Firm Statement	IN JUNE 2005 FORD CREDIT, WITHOUT ADMITTING OR DENYING THE FINDINGS, CONSENTED TO THE ISSUANCE OF A CEASE AND DESIST ORDER BY THE SEC. THE SEC ORDER DIRECTED FORD CREDIT TO CEASE AND DESIST FROM COMMITTING OR CAUSING FUTURE VIOLATIONS OF SECTION 5 OF THE SECURITIES ACT. AS PART OF THE SETTLEMENT, FORD CREDIT ALSO UNDERTOOK TO CHANGE THE NAME OF THE SECURITIES PROGRAM, MODIFY ITS MARKETING MATERIALS, PAY THE DISGORGEMENT AND INTEREST REFERRED TO IN ITEM 12.C, AND TAKE



ADDITIONAL STEPS SET OUT IN THE ORDER OF THE SEC. FORD CREDIT
HAS COMPLIED WITH ALL OF THE TERMS OF THE SEC'S ORDER.

End of Report



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