

BrokerCheck Report

MATTHEW GREGORY ZANOWIAK

CRD# 1142281

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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:

- o 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
- o 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.

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.](http://www.finra.org)



MATTHEW G. ZANOWIAK

CRD# 1142281

Currently employed by and registered with the following Firm(s):

B **CADARET, GRANT & CO., INC.**
 1271 LITITZ PIKE
 LANCASTER, PA 17601
 CRD# 10641
 Registered with this firm since: 02/04/2002

IA **CADARET GRANT & CO INC**
 1271 LITITZ PIKE
 LANCASTER, PA 17601
 CRD# 10641
 Registered with this firm since: 04/21/2009

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 6 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- B** **PARK AVENUE SECURITIES LLC**
 CRD# 46173
 NEW YORK, NY
 05/1999 - 02/2002
- B** **GUARDIAN INVESTOR SERVICES CORPORATION**
 CRD# 6635
 NEW YORK, NY
 04/1994 - 05/1999
- B** **JOHN HANCOCK DISTRIBUTORS, INC.**
 CRD# 468
 BOSTON, MA
 06/1983 - 03/1994

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2
Customer Dispute	3



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 6 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CADARET, GRANT & CO., INC.**

Main Office Address: **100 MADISON STREET
SUITE 1300
SYRACUSE, NY 13202**

Firm CRD#: **10641**

SRO	Category	Status	Date
B FINRA	Direct Participation Programs	APPROVED	02/04/2002
B FINRA	Invest. Co and Variable Contracts	APPROVED	02/04/2002
B FINRA	Investment Co./Variable Contracts Prin	APPROVED	09/09/2002

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	APPROVED	01/15/2019
B Florida	Agent	APPROVED	08/11/2005
B New Jersey	Agent	APPROVED	02/04/2002
B North Carolina	Agent	APPROVED	01/16/2019
B Ohio	Agent	APPROVED	05/07/2004
B Pennsylvania	Agent	APPROVED	02/04/2002
IA Pennsylvania	Investment Adviser Representative	APPROVED	04/21/2009

Branch Office Locations

CADARET, GRANT & CO., INC.

Broker Qualifications



Employment 1 of 1, continued

1271 LITITZ PIKE
LANCASTER, PA 17601



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	09/07/2002

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Direct Participation Programs Representative Examination	Series 22	01/27/1984
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/24/1983

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/30/1999
B Uniform Securities Agent State Law Examination	Series 63	08/16/1983

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 05/1999 - 02/2002	PARK AVENUE SECURITIES LLC	46173	NEW YORK, NY
B 04/1994 - 05/1999	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY
B 06/1983 - 03/1994	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA
B 06/1983 - 03/1994	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
01/2018 - Present	First Pointe Financial Services, LLC	Owner	Y	Lancaster, PA, United States
02/2002 - Present	CADARET GRANT & CO., INC.	REG. REP.	Y	LANCASTER, PA, United States
09/2012 - 12/2017	NAVIGATOR FINANCIAL SERVICES	OWNER	Y	LANCASTER, PA, United States
02/2002 - 09/2012	LANCASTER FINANCIAL SERVICES	AGENT	Y	LANCASTER, PA, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

- 1) Insurance Sales, Lancaster, PA, Agent 5-10% of time devoted to activity, non-investment related, sell Life and Disability products with various companies.
- 2) DBA: First Pointe Financial Services, Lancaster, PA, Owner since 1/2018, securities business, 185 hours per month.
- 3) First Pointe Tax Services, Lancaster, PA, Owner since 11/15/18, an employee will be preparing income taxes, 10 hours per month.

Registration and Employment History





Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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 brokers and brokerage 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.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0
Customer Dispute	0	3	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	06/07/2021
Docket/Case Number:	2019060749103
Employing firm when activity occurred which led to the regulatory action:	Cadaret, Grant & Co., Inc.
Product Type:	Other: Unspecified securities
Allegations:	Without admitting or denying the findings, Zanowski consented to the sanctions and to the entry of findings that although his customers knew that he was exercising discretion in their accounts, he did not have prior written authorization to do so from any of the customers. The findings stated that Zanowski's member firm also had not approved any of these accounts for discretionary trading.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

06/07/2021

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	10 business days
Start Date:	07/06/2021
End Date:	07/19/2021

**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$5,000.00**Portion Levied against individual:** \$5,000.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:** 07/01/2021**Was any portion of penalty waived?** No**Amount Waived:****Reporting Source:** Broker**Regulatory Action Initiated By:** Financial Industry Regulatory Authority, Inc.**Sanction(s) Sought:****Date Initiated:** 06/07/2021**Docket/Case Number:** [2019060749103](#)**Employing firm when activity occurred which led to the regulatory action:** Cadaret, Grant & Co., Inc.**Product Type:** No Product**Allegations:** Without admitting or denying the findings, Zanowiak consented to the sanctions and to the entry of finding that although customers knew that he was exercising discretion in their accounts, he did so without prior written authorization from any of the customers and without his firm's approval of any of the accounts for discretionary trading.**Current Status:** Final**Resolution:** Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/07/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	10 days
Start Date:	07/06/2021
End Date:	07/19/2021
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	06/29/2021
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	PA SECURITIES COMMISSION CONTACT: JOSEPH MINISI (215) 560-2088
Sanction(s) Sought:	Other



Other Sanction(s) Sought: MATTHEW G. ZANOWIAK IS ORDERED TO PAY \$5,500.00 IN INVESTIGATIVE AND LEGAL COSTS.

Date Initiated: 09/05/2003

Docket/Case Number: 2003-06-24

Employing firm when activity occurred which led to the regulatory action: GUARDIAN INVESTOR SERVICES CORPORATION

Product Type: Other

Other Product Type(s): AGREEMENTS

Allegations: RESPONDENT MATTHEW G. ZANOWIAK VIOLATED THE REGISTRATION PROVISIONS OF THE PENNSYLVANIA SECURITIES ACT OF 1972.

Current Status: Final

Resolution: Settled

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 09/05/2003

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,500.00

Other Sanctions Ordered:

Sanction Details: RESPONDENT IS ORDERED TO COMPLY WITH HIS REPRESENTATION TO DISGORGE \$750 IN COMMISSION FEES.

Regulator Statement RESPONDENT ZANOWIAK SOLD UNREGISTERED SECURITIES TO AT LEAST ONE (1) PENNSYLVANIA RESIDENT FOR \$5,000.00.

Reporting Source: Broker

Regulatory Action Initiated By: PENNSYLVANIA SECURITIES COMMISSION

Sanction(s) Sought: Other

Other Sanction(s) Sought: ORDERED TO PAY \$5,500 IN INVESTIGATIVE AND LEGAL COSTS



Date Initiated: 09/05/2003
Docket/Case Number: 2003-06-24
Employing firm when activity occurred which led to the regulatory action: GUARDIAN, P[ARK AVENUE SECURITIES
Product Type: Other
Other Product Type(s): VIATICAL SETTLEMENT
Allegations: VIOLATED THE REGISTRATION PROVISIONS OF THE PA SEC. ACT OF 1972.
Current Status: Final
Resolution: Settled
Resolution Date: 09/05/2003
Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,500.00
Other Sanctions Ordered:
Sanction Details: DISGORGEMENT - 10/13/03 \$500 TO CLIENT ([CUSTOMER])
DISGORGEMENT - 10/13/03 \$250 TO CLIENT ([CUSTOMER]) ATTEMPTED TO LOCATE 3 TIMES, CANNOT LOCATE CLIENT.
ZANOWIAK GAVE BD CHECK FOR \$750, BD SENT CHECKS TO CUSTOMERS PURSUANT TO ORDER.
10/4/03 ZANOWIAK SENT PA COMMISSION CHECK FOR \$5500.00



Customer Dispute - Settled

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.
Allegations:	THE COMPLAINT ALLEGES THE REPRESENTATIVE AND ISSUING INSURANCE COMPANY INCORRECTLY STATED THAT A MARKET VALUE ADJUSTMENT WOULD NOT BE ASSESSED ON AN ASSET TRANSFER.
Product Type:	Annuity-Variable
Alleged Damages:	\$14,891.80
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/02/2010
Complaint Pending?	No
Status:	Settled
Status Date:	04/28/2010
Settlement Amount:	\$14,891.90
Individual Contribution Amount:	\$5,000.00



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.
Allegations:	REPRESENTATIVE ERRORED IN PROVIDING FINANCIAL PLANNING ADVICE TO CLIENT.
Product Type:	Other: ROTH IRA
Alleged Damages:	\$8,219.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/14/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/13/2016
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CADARET, GRANT & CO., INC.



Allegations: MISREPRESENTATION AND UNSUITABLE INVESTMENT
Product Type: Annuity-Variable
Alleged Damages: \$13,500.00
Is this an oral complaint? No
Is this a written complaint? Yes
**Is this an arbitration/CFTC
reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 03/26/2009
Complaint Pending? No
Status: Closed/No Action
Status Date: 03/22/2010
Settlement Amount:
**Individual Contribution
Amount:**

End of Report



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