

BrokerCheck Report

Rick Bradford Coad

CRD# 1564508

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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.

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.



Rick B. Coad
CRD# 1564508

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

- B D.A. DAVIDSON & CO.**
CRD# 199
BIRMINGHAM, AL
02/2022 - 02/2024
- B INTE SECURITIES LLC**
CRD# 47107
BOCA RATON, FL
07/2019 - 03/2022
- B PATRICK CAPITAL MARKETS, LLC**
CRD# 16518
ST LOUIS, MO
01/2017 - 05/2019

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
Financial	1

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 broker is not currently registered.



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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 2 principal/supervisory exams, 5 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	12/12/2013
B Municipal Securities Principal Examination	Series 53	05/13/1994

General Industry/Product Exams

Exam	Category	Date
B Municipal Securities Representative Examination	Series 52TO	01/02/2023
B Investment Banking Registered Representative Examination	Series 79TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	07/23/1993
B Municipal Securities Representative Examination	Series 52	10/09/1986

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	06/14/1993

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 **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 02/2022 - 02/2024	D.A. DAVIDSON & CO.	199	BIRMINGHAM, AL
B 07/2019 - 03/2022	INTE SECURITIES LLC	47107	BOCA RATON, FL
B 01/2017 - 05/2019	PATRICK CAPITAL MARKETS, LLC	16518	ST LOUIS, MO
B 04/2017 - 12/2017	SAXONY SECURITIES, INC.	115547	ST. LOUIS, MO
B 01/2016 - 10/2016	FINTRUST BROKERAGE SERVICES, LLC	41608	GREENVILLE, SC
B 02/2014 - 02/2015	INTL FCSTONE SECURITIES INC.	45993	Mobile, AL
B 10/2013 - 02/2014	HARBOR FINANCIAL SERVICES, LLC	25700	MOBILE, AL
B 04/2013 - 10/2013	GARDNYR MICHAEL CAPITAL, INC.	30520	MOBILE, AL
B 05/2012 - 04/2013	DUNCAN-WILLIAMS, INC.	6950	BIRMINGHAM, AL
B 11/2006 - 05/2012	MORGAN KEEGAN & COMPANY, INC.	4161	BIRMINGHAM, AL
B 06/2000 - 11/2006	AMSOUTH INVESTMENT SERVICES, INC.	15692	BIRMINGHAM, AL
B 02/2000 - 04/2000	AMSOUTH INVESTMENT SERVICES, INC.	15692	BIRMINGHAM, AL
B 02/1997 - 02/2000	INVEST FINANCIAL CORPORATION	12984	APPLETON, WI
B 04/1994 - 02/1997	AMERISTAR CAPITAL MARKETS, INC.	17068	
B 07/1993 - 03/1994	NATIONAL CITY INVESTMENTS CORPORATION	17365	

Employment History



Registration and Employment History

Employment History, continued

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
02/2022 - Present	D.A. Davidson & Co.	Senior Vice President, Public Finance Banker	Y	Birmingham, AL, United States
06/2019 - 02/2022	INTE Securities LLC	Registered Representative	Y	New York, NY, United States
01/2017 - 05/2019	Patrick Capital Markets	Registered Representative	Y	St. Louis, MO, United States
04/2017 - 12/2017	Saxony Securities	Registered Representative	Y	St. Louis, MO, United States
09/2016 - 01/2017	Unemployed	Unemployed	N	Birmingham, AL, United States
11/2015 - 09/2016	FINTRUST BROKERAGE SERVICES, LLC	Registered Representative	Y	GREENVILLE, SC, 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) RICK COAD; NON-INVESTMENT RELATED; BIRMINGHAM, AL; SOLE PROPRIETOR; AUTHOR; START 8/24/22; 20 HRS/WK; NO TIME DEVOTED DURING SECURITIES TRADING HOURS; AUTHOR OF BOOKS.

2) GBIRD PUBLISHING; NON-INVESTMENT RELATED; BIRMINGHAM, AL; SOLE PROPRIETOR; OWNER/CEO; START 9/30/22; 20 HRS/MO; NO TIME DEVOTED DURING SECURITIES TRADING HOURS; I WRITE MUSIC AND SONG AND PUBLISH THEM THROUGH GBIRD PUBLISHING.

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:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - 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.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - 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.
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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 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
Financial	1	0	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.

Financial - Pending

This type of disclosure event involves a pending bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	12/21/2019
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	U.S. Bankruptcy Court
Location of Court:	Robert S. Vance Federal Building, 1800 Fifth Avenue North, Birmingham, AL 35203
Docket/Case #:	Not assigned yet
Action Pending?	Yes
Amount Paid:	\$1,890.00
SIPA (Securities Investor Protection Act) Trustee:	Bradford W. Caraway Chapter 13 Standing Trustee P.O. Box 3789 Jackson, MS 39207
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	12/21/2019

**Broker Statement**

On 12/13/13 I lost my \$180K salaried position as MD of Public Finance. The owners of the original b/d I joined had FINRA violations of which I was not aware. The PF div. was transitioned over to another broker dealer.

The managing partner then decided to cut expenses and eliminated certain positions. I submitted my resume to over 400 potential employers from December 14th 2013 until today. I have held 1099 positions but have not recouped savings or been able to do more than to keep my credit card payments current. Between March 2014 and October 2015 I endured 5 major [REDACTED] and a case of [REDACTED]. On 9/29/18 my wife suffered 5 fractures of her [REDACTED] in a car accident.

End of Report



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