

BrokerCheck Report

MICHAEL STUART RADECKE

CRD# 1579282

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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.

**MICHAEL S. RADECKE**

CRD# 1579282

Currently employed by and registered with the following Firm(s):**IA MORGAN STANLEY**

450 Essjay Road
Suite 100
Williamsville, NY 14221
CRD# 149777

Registered with this firm since: 09/26/2013

B MORGAN STANLEY

450 Essjay Road
Suite 100
Williamsville, NY 14221
CRD# 149777

Registered with this firm since: 06/01/2009

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:**

- 4 Self-Regulatory Organizations
- 48 U.S. states and territories

This broker has passed:

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

Registration History**This broker was previously registered with the following securities firm(s):****B CITIGROUP GLOBAL MARKETS INC.**

CRD# 7059
WILLIAMSVILLE, NY
07/1993 - 06/2009

B LEHMAN BROTHERS INC.

CRD# 7506
NEW YORK, NY
02/1988 - 07/1993

B E. F. HUTTON & COMPANY INC

CRD# 235
02/1987 - 02/1988

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	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 individual is currently registered with 4 SROs and is licensed in 48 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MORGAN STANLEY**

Main Office Address: **2000 WESTCHESTER AVENUE
PURCHASE, NY 10577-2530**

Firm CRD#: **149777**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	06/01/2009
B	FINRA	General Securities Sales Supervisor	Approved	06/01/2009
B	NYSE American LLC	General Securities Representative	Approved	06/17/2011
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	06/01/2009
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	06/01/2009
B	New York Stock Exchange	General Securities Representative	Approved	06/01/2009
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/10/2022
B	Arizona	Agent	Approved	06/01/2009
B	Arkansas	Agent	Approved	03/28/2024
B	California	Agent	Approved	06/01/2009
B	Colorado	Agent	Approved	04/20/2021

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	06/01/2009
IA	Connecticut	Investment Adviser Representative	Approved	09/26/2013
B	Delaware	Agent	Approved	06/01/2009
B	District of Columbia	Agent	Approved	02/11/2021
B	Florida	Agent	Approved	06/01/2009
B	Georgia	Agent	Approved	06/01/2009
B	Hawaii	Agent	Approved	11/05/2018
B	Idaho	Agent	Approved	03/27/2024
B	Illinois	Agent	Approved	06/01/2009
B	Indiana	Agent	Approved	08/09/2023
B	Kansas	Agent	Approved	12/15/2022
B	Kentucky	Agent	Approved	02/17/2014
B	Louisiana	Agent	Approved	06/01/2009
B	Maine	Agent	Approved	06/01/2009
B	Maryland	Agent	Approved	06/01/2009
B	Massachusetts	Agent	Approved	06/01/2009
B	Michigan	Agent	Approved	07/31/2013
B	Minnesota	Agent	Approved	09/15/2011
B	Mississippi	Agent	Approved	03/05/2025
B	Missouri	Agent	Approved	03/28/2024
B	Montana	Agent	Approved	06/11/2018

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Nebraska	Agent	Approved	08/03/2020
B	Nevada	Agent	Approved	07/22/2022
B	New Hampshire	Agent	Approved	03/27/2024
B	New Jersey	Agent	Approved	06/01/2009
B	New Mexico	Agent	Approved	03/28/2024
B	New York	Agent	Approved	06/01/2009
IA	New York	Investment Adviser Representative	Approved	06/16/2021
B	North Carolina	Agent	Approved	06/01/2009
B	Ohio	Agent	Approved	06/01/2009
B	Oklahoma	Agent	Approved	03/18/2025
B	Oregon	Agent	Approved	05/21/2018
B	Pennsylvania	Agent	Approved	06/01/2009
B	Puerto Rico	Agent	Approved	04/10/2024
B	Rhode Island	Agent	Approved	03/28/2024
B	South Carolina	Agent	Approved	06/01/2009
B	South Dakota	Agent	Approved	10/22/2014
B	Tennessee	Agent	Approved	06/01/2009
B	Texas	Agent	Approved	06/01/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	03/26/2020
B	Utah	Agent	Approved	08/20/2019
B	Vermont	Agent	Approved	02/19/2015

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Virginia	Agent	Approved	06/01/2009
B	Washington	Agent	Approved	06/01/2009
B	West Virginia	Agent	Approved	04/04/2024
B	Wisconsin	Agent	Approved	09/20/2019

Branch Office Locations

MORGAN STANLEY
450 Essjay Road
Suite 100
Williamsville, NY 14221



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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - General Module Examination	Series 10	01/02/2023
B General Securities Sales Supervisor - Options Module Examination	Series 9	01/02/2023
B General Securities Sales Supervisor Examination (Options Module & General Module)	Series 8	08/31/1998

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B National Commodity Futures Examination	Series 3	01/23/1987
B General Securities Representative Examination	Series 7	12/20/1986

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/13/2012
B Uniform Securities Agent State Law Examination	Series 63	01/09/1987

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 07/1993 - 06/2009	CITIGROUP GLOBAL MARKETS INC.	7059	WILLIAMSVILLE, NY
B 02/1988 - 07/1993	LEHMAN BROTHERS INC.	7506	NEW YORK, NY
B 02/1987 - 02/1988	E. F. HUTTON & COMPANY INC	235	

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
01/2015 - Present	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
06/2009 - Present	MORGAN STANLEY SMITH BARNEY	FINANCIAL ADVISOR	Y	WILLIAMSVILLE, NY, 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.

*540181 - Country Club of Buffalo; Investment related - No; Williamsville, New York; Social Club; Finance Committee (proprietor, partner, officer, director, employee, trustee, agent); 03/2023; During business hours: 0; After business hours: 4; Review Budget establish future budget

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.
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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
Regulatory Event	0	1	0



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 1

Reporting Source: Regulator
Regulatory Action Initiated By: NYSE DIVISION OF ENFORCEMENT

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 01/13/1995

Docket/Case Number: [HPD 95-27](#)

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: ** JANUAR 13, 1995 ** STIPULATION AND CONSENT
 TO PENALTY FILED BY NYSE DIVISION OF ENFORCEMENT AND PENDING.--
 CONSENTED TO FINDINGS: A. A FINDING BY THE HEARING PANEL THAT
 HE CAUSED A VIOLATION OF EXCHANGE RULE 406 BY CAUSING HIS
 MEMBER ORGANIZATION EMPLOYER TO CARRY ACCOUNTS ON ITS BOOKS
 IN
 THE NAME OF A PERSON OTHER THAN THAT OF THE CUSTOMER; AND B.
 THE IMPOSITION BY THE EXCHANGE OF THE PENALTY OF A CENSURE, A



SUSPENSION FOR THREE WEEKS FROM MEMBERSHIP, ALLIED MEMBERSHIP, APPROVED PERSON STATUS, AND FROM EMPLOYMENT OR ASSOCIATED IN ANY CAPACITY WITH ANY MEMBER OR MEMBER ORGANIZATION, AND A FINE OF \$2,500.

Current Status:

Final

Resolution:

Consent

Resolution Date:

05/26/1995

Sanctions Ordered:

Censure
Monetary/Fine \$2,500.00
Suspension

Other Sanctions Ordered:**Sanction Details:**

****MARCH 24, 1995**** DECISION HPD #95-27 ISSUED BY NYSE HEARING PANEL. DECISION: VIOLATED EXCHANGE RULE 406 BY CAUSING HIS EMPLOYER TO CARRY ACCOUNTS ON ITS BOOKS IN THE NAME OF A PERSON OTHER THAN THAT OF THE CUSTOMER -- CONSENT TO CENSURE, THREE-WEEK SUSPENSION AND A \$2,500.00 FINE.

Regulator Statement

****MAY 12, 1995**** THE DECISION IS NOW FINAL AND IS EFFECTIVE AT THE CLOSE OF BUSINESS ON MAY 26, 1995. CONTACT: PEGGY L. GERMINO (212) 656-8450 ****JUNE 1, 1995**** AMENDED LETTER SENT 6/1/95-- DECISION EFFECTIVE AS OF THE CLOSE OF BUSINESS 4/28/95 CONTACT: PEGGY L. GERMINO (212) 656-8450

Reporting Source:

Broker

Regulatory Action Initiated By:

NEW YORK STOCK EXCHANGE

Sanction(s) Sought:**Other Sanction(s) Sought:****Date Initiated:**

01/13/1995

Docket/Case Number:[HPD 95-27](#)**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:****Other Product Type(s):****Allegations:**

VIOLATION OF EXCHANGE RULE 406 - CAUSING HIM
MEMBER ORGANIZATION EMPLOYER TO CARRY ACCOUNTS ON ITS BOOKS
IN
THE NAME OF A PERSON OTHER THAN THAT OF THE CUSTOMER.

Current Status:

Final

Resolution:

Consent

Resolution Date:

05/26/1995

Sanctions Ordered:

Censure
Monetary/Fine \$2,500.00
Suspension

Other Sanctions Ordered:**Sanction Details:**

THE NYSE HEARING PANEL ACCEPTED THE STIPULATION
OF FACTS AND CONSENT TO PENALTY. WITHOUT ADMITTING OR DENYING
GUILT, MR. RADECKE CONSENTED TO A FINDING BY THE HEARING PANEL
THAT HE CAUSED A VIOLATION OF EXCHANGE RULE 406. THE PENALTY
WAS A CENSURE, THREE WEEK SUSPENSION AND A FINE OF \$2500.00

Broker Statement

THE VIOLATION OF EXCHANGE RULE 406 INVOLVED AN
EMPLOYEE WHO WORKED IN OUR LOCAL SHEARSON BRANCH. THIS
INDIVIDUAL HAD TRADED OPTIONS THROUGH ANOTHER BROKER IN OUR
BRANCH FOR YEARS. HE APPROACHED ME ABOUT TRADING OPTIONS
THROUGH ME. AT THAT TIME MY IMPRESSION WAS THAT BRANCH
MANAGEMENT WAS AWARE OF THE ACTIVITY AND THAT IT DID NOT
VIOLATE ANY REGULATIONS. I NOW KNOW DIFFERENTLY. THE NYSE HAS
ALSO CENSURED THE BRANCH MANAGER FOR FAILURE TO SUPERVISE
THESE
ACTIVITIES. THIS EMPLOYEES TRADING IN MY ACCOUNT RESULTED IN A
UNREIMBURSED FINANCIAL LOSS TO ME OF APPROXIMATELY \$25,000.

End of Report



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