FINRA

BrokerCheck Report

SUZANNE LOUISA CROCIATI

CRD# 1863706

Section Title	Page(s)

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.

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.

SUZANNE L. CROCIATI

CRD# 1863706

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

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
80 Washington St Ste D24
Norwell, MA 02061
CRD# 6363
Registered with this firm since: 10/14/2020

B **AMERIPRISE FINANCIAL SERVICES, LLC**
80 Washington St Ste D24
Norwell, MA 02061
CRD# 6363
Registered with this firm since: 10/14/2020

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
- 17 U.S. states and territories

This broker has passed:

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

Registration History

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

IA **JANNEY MONTGOMERY SCOTT LLC**
CRD# 463
PHILADELPHIA, PA
11/2007 - 10/2020

B **JANNEY MONTGOMERY SCOTT LLC**
CRD# 463
OSTERVILLE, MA
10/2003 - 10/2020

B **FAHNESTOCK & CO. INC.**
CRD# 249
NEW YORK, NY
01/2003 - 08/2003

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
Judgment/Lien	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 17 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Office Address: **9013RD AVENUE SOUTH**
MINNEAPOLIS, MN 55402

Firm CRD#: **6363**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/14/2020

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	10/14/2020
B	Colorado	Agent	Approved	12/09/2020
B	Connecticut	Agent	Approved	10/14/2020
B	Florida	Agent	Approved	10/14/2020
B	Illinois	Agent	Approved	10/14/2020
B	Indiana	Agent	Approved	10/14/2020
B	Massachusetts	Agent	Approved	11/24/2020
B	Mississippi	Agent	Approved	12/03/2020
B	New Hampshire	Agent	Approved	10/14/2020
IA	New Hampshire	Investment Adviser Representative	Approved	12/22/2020
B	New Mexico	Agent	Approved	10/14/2020
B	New York	Agent	Approved	10/14/2020

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	11/25/2020
B	Ohio	Agent	Approved	10/14/2020
B	Pennsylvania	Agent	Approved	10/14/2020
B	South Carolina	Agent	Approved	10/14/2020
B	Texas	Agent	Approved	10/14/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	10/14/2020
B	Virginia	Agent	Approved	01/11/2021

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
Plymouth, MA

AMERIPRISE FINANCIAL SERVICES, LLC
80 Washington St Ste D24
Norwell, MA 02061

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	08/19/1989

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	11/14/2007
B	Uniform Securities Agent State Law Examination	Series 63	06/25/1991

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
IA	11/2007 - 10/2020	JANNEY MONTGOMERY SCOTT LLC	463	OSTERVILLE, MA
B	10/2003 - 10/2020	JANNEY MONTGOMERY SCOTT LLC	463	OSTERVILLE, MA
B	01/2003 - 08/2003	FAHNESTOCK & CO. INC.	249	NEW YORK, NY
B	10/2001 - 01/2003	CIBC WORLD MARKETS CORP.	630	NEW YORK, NY
B	11/2000 - 05/2001	SALOMON GREY FINANCIAL CORPORATION	43413	DALLAS, TX
B	03/1998 - 11/2000	BARRON CHASE SECURITIES, INC.	18969	BOCA RATON, FL
B	02/1995 - 04/1996	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
B	02/1993 - 12/1994	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
B	04/1992 - 02/1993	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	7059	NEW YORK, NY
B	03/1991 - 10/1991	ADVANTAGE CAPITAL CORPORATION	146	ATLANTA, GA
B	08/1989 - 12/1989	BARABAN SECURITIES, INC.	7659	LOS ANGELES, CA

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
09/2020 - Present	Ameriprise Financial Services, LLC.	Registered Rep	Y	Plymouth, MA, United States
09/2020 - 09/2020	Ameriprise Financial Services Inc	Registered Rep	Y	Hyannis, MA, United States
08/2003 - 09/2020	JANNEY MONTGOMERY SCOTT LLC	FINANCIAL ADVISOR ASSOCIATE	Y	PHILADELPHIA, PA, United States
03/2020 - 03/2020	Ameriprise Financial Services, LLC	Registered Rep	Y	Plymouth, MA, United States

Registration and Employment History

Employment History, continued

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.

Business Ownership; Sour Not Sorry Brewing; My husband, daughter and myself are all part owners in my son's brewery; Brewery; Main Street, , Plymouth, MA, 02360; Not Investment-Related; 11/10/2022; 0 hours per month; 0 during trading hours. Board of Directors; Women's Initiative Team; Founder/ no board; 48 Jamies Path, , Plymouth, MA, 2360; Not Investment-Related; 12/01/2016; 1 to 9 hours per month; 0 during trading hours / Beta Eta Of Sigma Kappa Advisors; Sorority Advisor; 19 Allen Street, , Amherst, MA, 01004; Not Investment-Related; 02/28/2025; 1 to 9 hours per month; 0 during trading hours.

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.
   -
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
Judgment/Lien	3	N/A	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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:	Massachusetts Securities Division
Sanction(s) Sought:	Other: Conditional Registration
Date Initiated:	11/24/2020
Docket/Case Number:	R-2020-0082
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Serivces LLC
Product Type:	No Product
Allegations:	Crociati's Form U4 reflects that she has been the subject of five (5) financial disclosures two (2) of which are currently outstanding. On or about October 26, 2020, Crociati provided to the Division a Statement of Financial Condition to the Division which indicated that Crociati's liabilities exceed her assets. The Statement of Financial Condition and financial disclosures reported on the CRD indicate that Crociati has experienced personal financial distress.
Current Status:	Final
Resolution:	Consent

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:	11/24/2020
Sanctions Ordered:	Undertaking Other: For the longer of a period of two (2) years from the date of the entry of the Order or until such a time that Crociati's assets exceed her liabilities, Crocitiate must be supervised on a heightened basis which must, at a minimum, include the following: Submit Crociati to quarterly credit checks, to be conducted and administered by Crociati's supervisor. Records of the results of such credit checks must be maintained in Crociati's personnel file; Crociati's supervisor must conduct quarterly reviews of Crociati's credit report. Each review must be conducted to determine whether new judgments or liens have been imposed against Crociati. Each review must be memorialized in writing and maintained in Crociati's personnel file; On a quarterly basis, Crociati must provide her supervisor, with a signed statement indicating that Crociati does not have any new judgments or liens that have not been reported on her Form U4 and that she is current on all payment plans to satisfy unresolved debts (the "Financial Notification"). As part of the Financial Notification, Crociati must provide proof of payment documentation (together the "Financial Notification"). This Financial Notification must be memorialized in writing and must be maintained in Crociati's personnel file; and Crociati's supervisor must conduct quarterly review of the Financial Notification to verify that Crociati has made all required payments pursuant to any outstanding loans, judgments, liens, or other payment plans in a timely manner. Each review must be memorialized in writing and maintained in Crociati's personnel file.
Regulator Statement	After the later of a period of two (2) years from the date of the entry of the Order or such a time that Crociati's assets exceed her liabilities, Crociati must submit an affidavit stating that Crociati has fully complied with all conditions of the Order. Registration Conditions applied to Crociati's agent registration in Massachusetts due to personal financial distress.

Reporting Source:	Broker
Regulatory Action Initiated By:	Massachusetts Securities Division
Sanction(s) Sought:	Undertaking

Date Initiated:	11/24/2020
Docket/Case Number:	R-2020-0082
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services LLC
Product Type:	No Product
Allegations:	On 11/24/2020, Ms. Crociati entered into a consent order with the Massachusetts Securities Division placing conditions on her registration as a broker-dealer agent of Ameriprise Financial Services based on her disclosure record consisting of financial disclosures.
Current Status:	Final
Resolution:	Consent
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:	11/24/2020
Sanctions Ordered:	Undertaking

Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	MIDLAND FUNDING LLC
Judgment/Lien Amount:	$822.00
Judgment/Lien Type:	Civil
Date Filed with Court:	03/15/2017
Date Individual Learned:	11/29/2022
Type of Court:	State Court
Name of Court:	PLYMOUTH 3RD DIVISION DISTRICT COURT
Location of Court:	PLYMOUTH, MA
Docket/Case #:	1659SC001491
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$20,319.00
Judgment/Lien Type:	Tax
Date Filed with Court:	09/06/2017
Date Individual Learned:	07/22/2020
Type of Court:	State Court
Name of Court:	Plymouth County Register of Deeds
Location of Court:	Plymouth, MA
Docket/Case #:	201700076971
Judgment/Lien Outstanding?	Yes
Broker Statement	My husband had a business and it went under and this debt was created. I am in the process of resolving this.

Disclosure 3 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	LVNV Funding LLC
Judgment/Lien Amount:	$5,106.00
Judgment/Lien Type:	Civil
Date Filed with Court:	02/06/2007
Date Individual Learned:	07/22/2020
Type of Court:	State Court
Name of Court:	Plymouth 3rd Division District Court
Location of Court:	Plymouth, MA
Docket/Case #:	200659CV845
Judgment/Lien Outstanding?	Yes
Broker Statement	The Attorney General of Massachusetts entered against Lustig Glaser and Wilson law firm for unfair and deceptive practices a consent judgement was entered in 2017 for consumers exploited by them. Working on having this removed.

End of Report

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