

BrokerCheck Report

HAROLD WAYNE GRIFFIN

CRD# 1955757

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5
Disclosure Events	6



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.

HAROLD W. GRIFFIN

CRD# 1955757

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:

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

Registration History

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

B CUNA BROKERAGE SERVICES, INC.
 CRD# 13941
 WAVERLY, IA
 11/1993 - 11/2002

B CENTURY INVESTORS OF AMERICA, INC.
 CRD# 5322
 07/1989 - 10/1993

Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1
Criminal	1

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs), states and U.S. territories the broker is currently registered and licensed with, the category of each registration, and the date on which the registration became effective. This section also provides, for each 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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination	Series 7	11/11/1996
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/05/1989

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	06/05/1989

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 securities firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 11/1993 - 11/2002	CUNA BROKERAGE SERVICES, INC.	13941	WAVERLY, IA
B 07/1989 - 10/1993	CENTURY INVESTORS OF AMERICA, INC.	5322	

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
10/1993 - Present	CUNA BROKERAGE SERVICES, INC.	NOT PROVIDED	Y	DALLAS, TX, United States

Disclosure Events



What you should know about reported disclosure events:

- 1. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory 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.

	Final	On Appeal
Regulatory Event	1	0
Criminal	1	0



Disclosure Event Details

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 involves a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/14/2004
Docket/Case Number:	C06040016
Employing firm when activity occurred which led to the regulatory action:	CUNA BROKERAGE SERVICES, INC.
Product Type:	Insurance
Other Product Type(s):	
Allegations:	NASD CONDUCT RULES 2110 AND 2330 - RESPONDENT GRIFFIN CONVERTED \$1.5 MILLION OF INSURANCE CUSTOMER FUNDS TO HIS PERSONAL USE AND BENEFIT. IN ORDER TO CONCEAL HIS MISAPPROPRIATION OF CUSTOMER FUNDS, GRIFFIN PREPARED AND DISTRIBUTED FALSE STATEMENTS TO CUSTOMERS THAT PURPORTEDLY SHOWED THEIR ANNUITY INVESTMENTS.
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: 05/14/2004

Sanctions Ordered: Bar

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, GRIFFIN CONSENTED TO THE DESCRIBED SANCTIONS, THEREFOR, HE IS BARRED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY.

Reporting Source: Firm

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Bar

Other Sanction(s) Sought:

Date Initiated: 05/14/2004

Docket/Case Number: C06040016

Employing firm when activity occurred which led to the regulatory action: CUNA BROKERAGE SERVICES, INC.

Product Type: Insurance

Other Product Type(s):

Allegations: NASD CONDUCT RULES 2110 AND 2330 - RESPONDENT GRIFFIN CONVERTED \$1.5 MILLION OF INSURANCE CUSTOMER FUNDS TO HIS PERSONAL USE AND BENEFIT. IN ORDER TO CONCEAL HIS MISAPPROPRIATION OF CUSTOMER FUNDS, GRIFFIN PREPARED AND DISTRIBUTED FALSE STATEMENTS TO CUSTOMERS THAT PURPORTEDLY SHOWED THEIR ANNUITY INVESTMENTS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 05/14/2004

Sanctions Ordered: Bar

Other Sanctions Ordered:



Sanction Details:

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, GRIFFIN
CONSENTED TO THE DESCRIBED SANCTIONS, THEREFOR, HE IS BARRED
FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY.



Criminal - Final Disposition

This type of disclosure event involves a conviction or guilty plea for any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property that is currently on appeal.

Disclosure 1 of 1

Reporting Source: Regulator

Court Details: U.S. DISTRICT COURT, NORTHERN DISTRICT OF TEXAS
NO. 3-03CR-0430M

Charge Date: 12/17/2003

Charge Details: ONE COUNT OF SECURITIES FRAUD
7 COUNTS OF MAIL FRAUD
ONE COUNT OF WIRE FRAUD

Felony? Yes

Current Status: Final

Status Date: 07/16/2004

Disposition Details: HAROLD WAYNE GRIFFIN WAS SENTENCED TO 64 MONTHS IMPRISONMENT AND ORDERED TO PAY RESTITUTION OF \$1,611,256.29 TO CUNA TO REIMBURSE IT FOR PAYING GRIFFIN'S VICTIMS. GRIFFIN PLED GUILTY TO ONE COUNT OF SECURITIES FRAUD.

Reporting Source: Firm

Court Details: US DISTRICT COURT, NORTHERN DISTRICT OF TEXAS, DALLAS, TEXAS,
DOCKET/CASE # 3:03-CR-00430-ALL

Charge Date: 12/17/2003

Charge Details: SECURITIES FRAUD (15 USC SEC 77Q(A)77X), 1 COUNT, FELONY, GUILTY, FIXED ANNUITY. MAIL FRAUD (18 USC SEC 1341), 1 COUNT, FELONY, GUILTY, FIXED ANNUITY.

Felony? Yes

Current Status: Final

Status Date: 07/21/2004

Disposition Details: SECURITIES FRAUD (15 USC SEC 77Q(A)77X), PLEA OF GUILTY ENTERED 12/17/03, JUDGMENT ENTERED 7/21/04, C:INCARCERATION, SUPERVISED RELEASE AND RESTITUTION D:INCARCERATION FOR 64 MONTHS AND THREE YEARS OF SUPERVISED RELEASE (RUNNING CONCURRENTLY) E: 09/07/04 F: RESTITUTION FOR BOTH CHARGES TOTAL \$1,611,256.29 G: TBD



MAIL FRAUD (18 USC SEC 1341), PLEA OF GUILTY ENTERED 12/17/03, JUDGMENT ENTERED 7/21/04, C:INCARCERATION, SUPERVISED RELEASE AND RESTITUTION D:INCARCERATION FOR 64 MONTHS AND THREE YEARS OF SUPERVISED RELEASE (RUNNING CONCURRENTLY) E: 09/07/04 F: RESTITUTION FOR BOTH CHARGES TOTAL \$1,611,256.29 G: TBD

Firm Statement

THE FIRM RECEIVED INFORMATION IN JUNE 2004 THAT THE FORMER REPRESENTATIVE WAS INDICTED FOR FRAUD AND PLED GUILTY TO THE LISTED CHARGES ON 2/11/2004. THE FRAUD DID NOT INCLUDE ANY SECURITIES-RELATED ACCOUNTS. KIMBERLY SHAW OF THE NASD DALLAS DISTRICT OFFICE HAS REVIEWED AND HAD CONTACT WITH THE REP.

End of Report



This page is intentionally left blank.