

BrokerCheck Report

TERRI JO STARTARE

CRD# 2349356

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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.



TERRI J. STARTARE
CRD# 2349356

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

- B GARDEN STATE SECURITIES, INC.**
328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701
CRD# 10083
Registered with this firm since: 08/26/2024

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
- 4 U.S. states and territories



This broker has passed:

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

Registration History

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

- B J.H. DARBIE & CO., INC.**
CRD# 43520
NEW YORK, NY
05/2024 - 08/2024
- B E1 ASSET MANAGEMENT, INC.**
CRD# 46872
JERSEY CITY, NJ
11/2017 - 05/2024
- B PETER ELISH INVESTMENTS SECURITIES**
CRD# 24409
CANONSBURG, PA
08/2001 - 11/2017

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
Customer Dispute	7
Termination	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 1 SRO and is licensed in 4 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **GARDEN STATE SECURITIES, INC.**

Main Office Address: **328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701**

Firm CRD#: **10083**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	08/26/2024
B	FINRA	General Securities Representative	Approved	08/26/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	08/26/2024

	U.S. State/ Territory	Category	Status	Date
B	Massachusetts	Agent	Approved	04/04/2025
B	New Jersey	Agent	Approved	08/26/2024
B	Pennsylvania	Agent	Approved	08/27/2024
B	West Virginia	Agent	Approved	08/29/2024

Branch Office Locations

GARDEN STATE SECURITIES, INC.
328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701



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 1 principal/supervisory exam, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	07/27/2000

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	02/13/1996
B Investment Company Products/Variable Contracts Representative Examination	Series 6	05/12/1993

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	05/18/1993

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 05/2024 - 08/2024	J.H. DARBIE & CO., INC.	43520	NEW YORK, NY
B 11/2017 - 05/2024	E1 ASSET MANAGEMENT, INC.	46872	JERSEY CITY, NJ
B 08/2001 - 11/2017	PETER ELISH INVESTMENTS SECURITIES	24409	CANONSBURG, PA
B 01/1999 - 06/1999	FIRST OF AMERICA BROKERAGE SERVICE, INC.	16989	CLEVELAND, OH
B 08/1996 - 06/1999	NATCITY INVESTMENTS, INC.	17490	CLEVELAND, OH
B 08/1998 - 01/1999	LIBERTY SECURITIES CORPORATION	14416	PURCHASE, NY
B 09/1996 - 08/1998	INDEPENDENT FINANCIAL SECURITIES, INC.	19924	
B 08/1994 - 08/1996	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	FORT WAYNE, IN
B 08/1994 - 08/1996	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	FORT WAYNE, IN
B 05/1993 - 07/1994	FIRST INVESTORS CORPORATION	305	EDISON, NJ

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
08/2024 - Present	GARDEN STATE SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	RED BANK, NJ, United States
04/2024 - 08/2024	JH DARBIE AND CO INC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
10/2017 - 04/2024	E1 ASSET MANAGEMENT	REGISTERED REPRESENTATIVE	Y	Jersey City, NJ, United States
08/1999 - 10/2017	ELISH & ELISH, INC.	REGISTERED REPRESENTATIVE	Y	CANONSBURG, 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.

Volunteer - Non-Profit Board Position: President. Friends of the Park. P.O. Box 4, Canonsburg PA 15317 - managing the park and the pool with regard to upkeep and repairs, project management and various other duties as required. No compensation - about 10 hours per week.

Owns one rental property with her husband.

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
Customer Dispute	1	6	N/A
Termination	N/A	1	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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.
Allegations:	CUSTOMER ALLEGED MISREPRESENTATION BY THE FINANCIAL CONSULTANT IN THE 12/97 SALE OF A \$45,000 NATIONAL CITY BANK CERTIFICATE OF DEPOSIT.
Product Type:	CD(s)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	04/24/2000
Complaint Pending?	No
Status:	Settled
Status Date:	07/18/2000
Settlement Amount:	\$7,442.10
Individual Contribution Amount:	\$0.00

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. & NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGED MISREPRESENTATION BY THE FINANCIAL CONSULTANT IN THE 12/97 SALE OF A \$45,000 NATIONAL CITY BANK CERTIFICATE OF DEPOSIT.

Product Type: CD(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/24/2000

Complaint Pending? No

Status: Settled

Status Date: 07/18/2000

Settlement Amount: \$7,442.10

Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: NAT CITY

Allegations: CUSTOMER ALLEGED MISPRERESENTATION IN THE 12/97 SALE OF \$45,000 NATIONAL CITY BANK CERTIFICATE OF DEPOSIT

Product Type: CD(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/24/2000

Complaint Pending? No

Status: Settled

Status Date: 07/18/2000

Settlement Amount: \$7,442.10



Individual Contribution Amount: \$0.00

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGED MISREPRESENTATION BY THE FINANCIAL CONSULTANT IN THE OCTOBER 1998 AND JANUARY 1999 SALES OF CALLABLE STEPDOWN CERTIFICATES OF DEPOSIT, TOTALING \$200,000.

Product Type: CD(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/03/1999

Complaint Pending? No

Status: Settled

Status Date: 02/15/2000

Settlement Amount: \$52,130.00

Individual Contribution Amount: \$0.00

Firm Statement FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR REIMBURSEMENT OF PRINCIPAL LOSS.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGED MISREPRESENTATION BY THE FINANCIAL CONSULTANT IN THE OCTOBER 1998 AND JANUARY 1999 SALES OF CALLABLE STEPDOWN CERTIFICATES OF DEPOSIT TOTALING \$200,000.

Product Type: CD(s)

Alleged Damages:



Customer Complaint Information

Date Complaint Received: 12/03/1999
Complaint Pending? No
Status: Settled
Status Date: 02/15/2000
Settlement Amount: \$52,130.00
Individual Contribution Amount: \$0.00
Firm Statement FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR REIMBURSEMENT OF PRINCIPAL LOSS.

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint:
Allegations: CUSTOMER ALLEGED MISREPRESENTATION CONCERNING THE SALES OF CALLABLE, STEPDOWN CD'S.
Product Type: CD(s)
Alleged Damages: \$52,130.00

Customer Complaint Information

Date Complaint Received: 12/03/1999
Complaint Pending? No
Status: Settled
Status Date: 02/15/2000
Settlement Amount: \$52,130.00
Individual Contribution Amount: \$0.01

Disclosure 3 of 4

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES THAT MS. STARTARE USED MARGIN AND DISCRETION WITHOUT HIS KNOWLEDGE.

Product Type: Other

Other Product Type(s): MISCELLANEOUS/VARIOUS LISTED AND OTC EQUITIES

Alleged Damages: \$5,500.00

Customer Complaint Information

Date Complaint Received: 11/23/1999

Complaint Pending? No

Status: Settled

Status Date: 02/23/2000

Settlement Amount: \$5,638.21

Individual Contribution Amount: \$0.00

Firm Statement FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR REIMBURSEMENT OF MARGIN INTEREST.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES MS. STARTARE USED MARGIN AND DISCRETION WITHOUT HIS KNOWLEDGE.

Product Type: Other

Other Product Type(s): MISCELLANEOUS/VARIOUS LISTED & OTC EQUITIES

Alleged Damages: \$5,500.00

Customer Complaint Information

Date Complaint Received: 11/23/1999

Complaint Pending? No



Status: Settled
Status Date: 02/23/2000
Settlement Amount: \$5,638.21
Individual Contribution Amount: \$0.00
Firm Statement FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR REIMBURSEMENT OF MARGIN INTEREST.

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: NAT CITY INVESTMENTS
Allegations: MARGIN AND DISCRETION WERE USED WITHOUT THE CUSTOMER'S KNOWLEDGE. CUSTOMER REQUESTS REIMBURSEMENT OF MARGIN INTEREST.
Product Type: Equity - OTC
Other Product Type(s): EQUITY - LISTED
 DEBT - GOVERNMENT, CORPORATE, AND MUNICIAPL
 CD'S
 MUTUAL FUNDS
 UIT'S
Alleged Damages: \$5,500.00

Customer Complaint Information

Date Complaint Received: 11/23/1999
Complaint Pending? No
Status: Settled
Status Date: 02/23/2000
Settlement Amount: \$5,638.21
Individual Contribution Amount: \$0.00

Disclosure 4 of 4

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION AND UNSUITABLE INVESTMENTS WERE ENTERED IN HIS IRA ACCOUNT.

Product Type: Other

Other Product Type(s): VARIOUS PRODUCT TYPES

Alleged Damages: \$5,399.40

Customer Complaint Information

Date Complaint Received: 09/22/1999

Complaint Pending? No

Status: Settled

Status Date: 12/30/1999

Settlement Amount: \$5,534.82

Individual Contribution Amount: \$0.00

Firm Statement FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR PARTIAL REIMBURSEMENT OF PRINCIPAL LOSS.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION AND UNSUITABLE INVESTMENTS WERE ENTERED IN HIS IRA ACCOUNT.

Product Type: Other

Other Product Type(s): VARIOUS PRODUCT TYPES

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/22/1999

Complaint Pending? No



Status:	Settled
Status Date:	12/30/1999
Settlement Amount:	\$5,534.82
Individual Contribution Amount:	\$0.00
Firm Statement	FIRM NEGOTIATED SETTLEMENT WITH CUSTOMER FOR PARTIAL REIMBURSEMENT OF PRINCIPAL LOSS.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	
Allegations:	ALLEGES MISREPRESENTATION AND UNSUITABLE INVESTMENTS WERE ENTERED INTO HIS IRA ACCOUNT.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$5,534.82

Customer Complaint Information

Date Complaint Received:	09/22/1999
Complaint Pending?	No
Status:	Settled
Status Date:	12/30/1999
Settlement Amount:	\$5,534.82
Individual Contribution Amount:	\$0.01



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: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES HE DID NOT SIGN THE CLIENT OPTION AGREEMENT IN HIS FILE, AND ALLEGES THAT THE FINANCIAL CONSULTANT DID NOT EXPLAIN THE PURCHASING OF NINE OPTION CALLS FROM 01/99 THROUGH 05/99.

Product Type: Options

Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 05/09/2000

Complaint Pending? No

Status: Denied

Status Date: 07/25/2000

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES HE DID NOT SIGN THE CLIENT OPTION AGREEMENT IN HIS FILE, AND ALLEGES THAT THE FINANCIAL CONSULTANT DID NOT EXPLAIN THE PURCHASING OF NINE OPTION CALLS FROM 01/99 THROUGH 05/99.

Product Type: Options



Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 05/09/2000

Complaint Pending? No

Status: Denied

Status Date: 07/25/2000

Settlement Amount:

**Individual Contribution
Amount:**

Reporting Source: Broker

**Employing firm when
activities occurred which led
to the complaint:** NAT CITY INVESTMENTS

Allegations: CUSTOMER ALLEGED HE DID NOT SIGN THE CLIENT OPTION AGREEMENT IN HIS FILE, AND ALLEGED THAT THE FINANCIAL CONSULTANT DID NOT EXPLAIN THE PURCHASING OF NINE OPTION CALLS FROM 01/99 THROUGH 05/99.

Product Type: Options

Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 05/09/2000

Complaint Pending? No

Status: Denied

Status Date: 07/25/2000

Settlement Amount:

**Individual Contribution
Amount:**

Disclosure 2 of 2

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION IN THE MARCH 1996 SALE OF A \$117,000.00 ANNUITY.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$6,742.00

Customer Complaint Information

Date Complaint Received: 10/13/1999

Complaint Pending? No

Status: Denied

Status Date: 01/04/2000

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC. AND NATCITY INSURANCE SERVICES, INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION IN THE MARCH 1996 SALE OF A \$117,000.00 ANNUITY.

Product Type: Annuity(ies) - Fixed

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/13/1999

Complaint Pending? No

Status: Denied

Status Date: 01/04/2000

Settlement Amount:



**Individual Contribution
Amount:**

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: NATCITY

Allegations: CUSTOMER ALLEGES MISREPRESENTATION IN THE MARCH 1996 SALE OF \$117,000 ANNUITY.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/13/1999

Complaint Pending? No

Status: Denied

Status Date: 01/04/2000

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement ELISH & ELISH, INC. CONSIDERS THE COMPLAINT TO BE UNWORTHY OF DRP REPORTING AS NATCITY DID NOT STATE THE CUSTOMER'S DAMAGES AND ELISH & ELISH, INC. MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES WOULD NOT MEET THE REPORTING REQUIREMENT OF AT LEAST \$5,000. THE COMPLAINT WAS DENIED AND NO DAMAGES WERE AWARDED. NASDR EXAMINATION E9A990577 DETERMINED NOT TO TAKE ANY DISCIPLINARY ACTION AND CLOSED THE FILE IN THIS MATTER.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER ALLEGED UNAUTHORIZED AND UNSUITABLE INVESTMENTS WERE ENTERED IN HER ACCOUNT.

Product Type: Other

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 05/19/1999

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Broker
Employer Name:	FIRST OF AMERICA BROKERAGE SERVICE AND NATCITY INVESTMENTS
Termination Type:	Permitted to Resign
Termination Date:	06/08/1999
Allegations:	VICTORIA SCARMAZZI ALLEGED UNAUTHORIZED AND UNSUITABLE INVESTMENTS WERE ENTERED INTO HER ACCOUNT.
Product Type:	Mutual Fund(s)
Other Product Types:	
Broker Statement	COMPLAINT WAS INITIATED 05/19/1999. NASDR EXAMINATION E9A990577 DETERMINED NOT TO TAKE ANY DISCIPLINARY ACTION AGAINST TERRI STARTARE AND CLOSED THE FILE IN THIS MATTER. SCARMAZZI'S ALLEGED COMPENSATORY DAMAGE AMOUNT WAS \$0.00.

End of Report



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