

## BrokerCheck Report

**ELAINA FRIESEL GARVIN**

CRD# 2383841

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9



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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**ELAINA F. GARVIN**

CRD# 2383841

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

**IA STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
 6769 NORTH WICKHAM ROAD, SUITE B100  
 MELBOURNE, FL 32940  
 CRD# 793  
 Registered with this firm since: 07/25/2012

**B STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
 6769 NORTH WICKHAM ROAD, SUITE B100  
 MELBOURNE, FL 32940  
 CRD# 793  
 Registered with this firm since: 07/24/2012

**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:**

- 6 Self-Regulatory Organizations
- 34 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):**

- B WELLS FARGO ADVISORS, LLC**  
 CRD# 19616  
 MELBOURNE, FL  
 01/2008 - 08/2012
- IA WELLS FARGO ADVISORS, LLC**  
 CRD# 19616  
 ST. LOUIS, MO  
 01/2008 - 08/2012
- B A. G. EDWARDS & SONS, INC.**  
 CRD# 4  
 MELBOURNE, FL  
 06/1998 - 01/2008

**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	1
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 6 SROs and is licensed in 34 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **STIFEL, NICOLAUS & COMPANY, INCORPORATED**

Main Office Address: **501 NORTH BROADWAY  
ST. LOUIS, MO 63102**

Firm CRD#: **793**

	SRO	Category	Status	Date
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	07/24/2012
B	FINRA	General Securities Representative	Approved	07/24/2012
B	NYSE American LLC	General Securities Representative	Approved	07/24/2012
B	Nasdaq PHLX LLC	General Securities Representative	Approved	07/24/2012
B	Nasdaq Stock Market	General Securities Representative	Approved	07/24/2012
B	New York Stock Exchange	General Securities Representative	Approved	07/24/2012

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	10/19/2012
B	Arizona	Agent	Approved	05/23/2018
B	California	Agent	Approved	07/24/2012
B	Colorado	Agent	Approved	12/19/2012
B	Connecticut	Agent	Approved	01/11/2023
B	Delaware	Agent	Approved	05/17/2024
B	District of Columbia	Agent	Approved	05/20/2024

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	07/24/2012
IA	Florida	Investment Adviser Representative	Approved	07/25/2012
B	Georgia	Agent	Approved	07/24/2012
B	Hawaii	Agent	Approved	01/03/2022
B	Illinois	Agent	Approved	07/24/2012
B	Indiana	Agent	Approved	05/11/2018
B	Kentucky	Agent	Approved	07/24/2012
B	Louisiana	Agent	Approved	01/05/2016
B	Maine	Agent	Approved	05/08/2024
B	Maryland	Agent	Approved	03/14/2014
B	Massachusetts	Agent	Approved	08/15/2012
B	Michigan	Agent	Approved	05/08/2015
B	Minnesota	Agent	Approved	05/07/2024
B	Missouri	Agent	Approved	08/15/2012
B	New Jersey	Agent	Approved	07/24/2012
B	New Mexico	Agent	Approved	05/08/2024
B	New York	Agent	Approved	07/24/2012
B	North Carolina	Agent	Approved	07/24/2012
B	Ohio	Agent	Approved	06/08/2020
B	Oklahoma	Agent	Approved	07/24/2012
B	Pennsylvania	Agent	Approved	07/24/2012



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Rhode Island	Agent	Approved	08/01/2024
B	South Carolina	Agent	Approved	02/21/2013
B	Tennessee	Agent	Approved	02/20/2019
B	Texas	Agent	Approved	02/21/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	02/20/2018
B	Virginia	Agent	Approved	07/24/2012
B	Washington	Agent	Approved	11/16/2015
B	West Virginia	Agent	Approved	10/03/2024

### Branch Office Locations

**STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
 6769 NORTH WICKHAM ROAD, SUITE B100  
 MELBOURNE, FL 32940



## 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	06/15/1998

### State Securities Law Exams

Exam	Category	Date
<b>B</b> <b>IA</b> Uniform Combined State Law Examination	Series 66	11/10/2005
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/12/1998

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/](http://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>B</b>	01/2008 - 08/2012	WELLS FARGO ADVISORS, LLC	19616	MELBOURNE, FL
<b>IA</b>	01/2008 - 08/2012	WELLS FARGO ADVISORS, LLC	19616	MELBOURNE, FL
<b>B</b>	06/1998 - 01/2008	A. G. EDWARDS & SONS, INC.	4	MELBOURNE, FL
<b>IA</b>	11/2005 - 01/2008	A. G. EDWARDS & SONS, INC.	4	MELBOURNE, FL

### 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
07/2012 - Present	STIFEL, NICOLAUS & COMPANY, INCORPORATED	FINANCIAL ADVISOR	Y	MELBOURNE, FL, 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. BREVARD ZOO BOARD; 8225 N. WICKHAM RD. MELBOURNE FL 32940; ZOO; DEVELOPMENT, SITTING AS A BOARD MEMBER; AFFILIATION STARTED 01/02/2017; 2.0 HOURS PER MONTH; NOT DURING SECURITIES TRADING HOURS; NOT INVESTMENT-RELATED.
2. Health First foundation Board of Trustees; 1350 S. Hickory St., Melbourne, FL 32901; Hospital Foundation; Foundation Board of Trustees; Quarterly meetings on local hospital fundraising and community engagement; 01/25/2023; 3 Hours per Quarter; During Securities Trading Hours; Not Investment-Related.
3. CKE Property LLC; 2472 St. Johns Ln Melbourne FL 32935; Property that my daughter lives in titled in LLC; I am the manager and signer of the property; manage and signer of the property; 02/11/2022; 2 hrs/year; Not during securities trading hours; Investment-Related
4. The Florida Bar Grievance Committee; 1000 Legion Place STE1625 Orlando FL 32801; oversees Florida Attorney's and their practices; on a committee reviewing incoming complaints against attorney's; the committee review complaints against attorney we discuss and make recommendations if there is actions attorney is; 03/27/2023; 2 hrs/month; During securities trading hours; Not Investment-Related
5. Health First Foundation Board of Directors and Executive Committee; 1350 Hickory St Melbourne FL 32901; local hospital; Board Secretary; sign off on board and executive board meeting minutes; 01/01/2025; 2 hrs/quarter; During securities trading hours; Not Investment-Related

# Registration and Employment History

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## 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
Customer Dispute	0	1	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 1

<b>Reporting Source:</b>	Regulator
<b>Employing firm when activities occurred which led to the complaint:</b>	WELLS FARGO ADVISORS, LLC
<b>Allegations:</b>	NEGLIGENCE; BREACH FIDUCIARY DUTY; FRAUD; MISAPPROPRIATION; AND WRONGFUL CONVERSION.
<b>Product Type:</b>	Other: UNSPECIFIED SECURITIES
<b>Alleged Damages:</b>	\$175,000.00

#### Arbitration Information

<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	FINRA - CASE #14-00373
<b>Date Notice/Process Served:</b>	01/31/2014
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	04/02/2015
<b>Disposition Detail:</b>	RESPONDENT WAS A SUBJECT OF THE CUSTOMERS' STATEMENT OF CLAIM FOR THIS ARBITRATION ALLEGING THAT SHE WITH HER MEMBER FIRM CONTRIBUTED TO THE SALES PRACTICE VIOLATIONS. ACCORDINGLY, ON OR ABOUT APRIL 2, 2015, CLAIMANT ADVISED FINRA THAT THE PARTIES HAD REACHED A SETTLEMENT OF THIS MATTER.



**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** WELLS FARGO ADVISORS LLC

**Allegations:** CLAIMANT ALLEGES MISAPPROPRIATION AND/OR WRONGFUL CONVERSION OF ASSETS IN OR AROUND MAY 2010.

**Product Type:** Debt-Municipal

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CLAIMANT SEEKS DAMAGES OF APPROXIMATELY \$175,000.

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 14-00373

**Filing date of arbitration/CFTC reparation or civil litigation:** 02/19/2014

### Customer Complaint Information

**Date Complaint Received:** 02/19/2014

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/31/2015

**Settlement Amount:** \$85,000.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** WITHOUT ADMITTING ANY LIABILITY THE FIRM SETTLED THE MATTER FOR \$85,000.00 TO AVOID FURTHER COSTS OF ARBITRATION.



<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	WELLS FARGO ADVISORS LLC
<b>Allegations:</b>	CLAIMANT ALLEGES MISAPPROPRIATION AND/OR WRONGFUL CONVERSION OF ASSETS IN OR AROUND MAY 2010. CLAIMANT ALLEGES THAT HE DID NOT AUTHORIZE THE TRANSFER OF ASSETS TO A WOMEN'S CHARITY. THERE IS NO ALLEGATION THAT THE BROKER TOOK POSSESSION OF ANY FUNDS.
<b>Product Type:</b>	Debt-Municipal
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CLAIMANT SEEKS DAMAGES OF APPROXIMATELY \$175,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	14-00373
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	02/19/2014

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/19/2014
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	03/21/2015
<b>Settlement Amount:</b>	\$85,000.00
<b>Individual Contribution Amount:</b>	\$0.00

**Broker Statement**

THE CLIENT AUTHORIZED THE TRANSFER OF BONDS AND CASH TO THE SOUTH BREVARD WOMEN'S CENTER FOR A PROGRAM THAT HE WAS GOING TO FUND. MORE THAN 3 YEARS LATER HE FILED THIS CLAIM ALLEGING THAT HE DID NOT AUTHORIZE THE TRANSFER. HE SIGNED THE TRANSFER DOCUMENTS AFTER MY BUSINESS PARTNER DID EXTENSIVE RESEARCH ON WHERE HE COULD DONATE HIS MONEY AS HE HAS NO HEIRS. I NEVER TOOK POSSESSION OF HIS FUNDS AND ONLY ACTED IN ACCORDANCE WITH HIS WISHES. THIS CLAIM HAS ABSOLUTELY NO MERIT. I DID NOT HAVE INPUT ON THE DECISION TO SETTLE THE [customers] CASE. I BELIEVE IT WAS DUE TO INTERNAL REASONS OF WELLS FARGO NOR WAS I ASKED TO CONTRIBUTE TO THE SETTLEMENT.



## 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

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	WELLS FARGO ADVISORS, LLC
<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	07/24/2012
<b>Allegations:</b>	MANAGING REGULAR BROKERAGE ACCOUNTS BY MIRRORING STRATEGIES USED IN HER ADVISORY ACCOUNTS AND DID NOT CONTACT THESE CUSTOMERS PRIOR TO EACH TRADE BEING PLACED.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<hr/>	
<b>Reporting Source:</b>	Broker
<b>Employer Name:</b>	WELLS FARGO ADVISORS, LLC
<b>Termination Type:</b>	Voluntary Resignation
<b>Termination Date:</b>	07/24/2012
<b>Allegations:</b>	QUESTIONS WERE ASKED/ANSWERED REGARDING CLOSE PROXIMITY TRADING IN APRIL 2012.
<b>Product Type:</b>	No Product
<b>Broker Statement</b>	ALL CLIENTS WERE AWARE OF THE STRATEGIES AND RESULTING TRADES.



## End of Report



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