

## BrokerCheck Report

# STANLEY JOHN CHRONOWSKI JR

CRD# 2398750

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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](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).

# STANLEY J. CHRONOWSKI JR

CRD# 2398750

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

**IA** **LPL FINANCIAL LLC**

12914 MIDDLEBROOK RD.  
GERMANTOWN, MD 20874  
CRD# 6413

Registered with this firm since: 06/09/2021

**B** **LPL FINANCIAL LLC**

12914 MIDDLEBROOK RD.  
GERMANTOWN, MD 20874  
CRD# 6413

Registered with this firm since: 06/09/2021

## 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
- 24 U.S. states and territories

**This broker has passed:**

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

### Registration History

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

**IA** **M&T SECURITIES, INC.**

CRD# 17358  
BUFFALO, NY  
07/2006 - 06/2021

**B** **M&T SECURITIES, INC.**

CRD# 17358  
ROCKVILLE, MD  
07/2006 - 06/2021

**IA** **CITICORP INVESTMENT SERVICES**

CRD# 23988  
LONG ISLAND CITY, NY  
04/2006 - 07/2006

### 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	4

## 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 24 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

SRO	Category	Status	Date
 FINRA	General Securities Principal	Approved	06/09/2021
 FINRA	General Securities Representative	Approved	06/09/2021
 FINRA	Invest. Co and Variable Contracts	Approved	06/09/2021

U.S. State/ Territory	Category	Status	Date
 California	Agent	Approved	09/01/2022
 Colorado	Agent	Approved	06/29/2021
 Delaware	Agent	Approved	06/09/2021
 District of Columbia	Agent	Approved	06/09/2021
 Florida	Agent	Approved	06/09/2021
 Georgia	Agent	Approved	06/09/2021
 Illinois	Agent	Approved	06/09/2021
 Kentucky	Agent	Approved	06/09/2021
 Maine	Agent	Approved	12/21/2023
 Maryland	Agent	Approved	06/09/2021

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
IA Maryland	Investment Adviser Representative	Approved	06/09/2021
B Massachusetts	Agent	Approved	09/13/2022
B Nevada	Agent	Approved	06/09/2021
B New Jersey	Agent	Approved	06/29/2021
B New York	Agent	Approved	06/09/2021
B North Carolina	Agent	Approved	06/09/2021
B Ohio	Agent	Approved	05/17/2025
B Oregon	Agent	Approved	06/09/2021
B Pennsylvania	Agent	Approved	06/09/2021
B South Carolina	Agent	Approved	06/09/2021
B Texas	Agent	Approved	06/09/2021
IA Texas	Investment Adviser Representative	Restricted Approval	06/30/2021
B Utah	Agent	Approved	06/29/2021
B Virginia	Agent	Approved	06/09/2021
IA Virginia	Investment Adviser Representative	Approved	06/09/2021
B Washington	Agent	Approved	06/09/2021
B West Virginia	Agent	Approved	06/09/2021

### Branch Office Locations

**LPL FINANCIAL LLC**  
 12914 MIDDLEBROOK RD.  
 GERMANTOWN, MD 20874



## Broker Qualifications

### Employment 1 of 1, continued

**LPL FINANCIAL LLC**  
15190 FREDERICK RD  
ROCKVILLE, MD 20850

**LPL FINANCIAL LLC**  
12161 ROCKVILLE PIKE  
ROCKVILLE, MD 20852

**LPL FINANCIAL LLC**  
9600 MEDICAL CENTER DR.  
ROCKVILLE, MD 20850

**LPL FINANCIAL LLC**  
5 BANK ST QUINCE ORCHARD RD.  
GAIITHERSBURG, MD 20878

**LPL FINANCIAL LLC**  
21006 FREDERICK RD.  
GERMANTOWN, MD 20876

**LPL FINANCIAL LLC**  
19616 FISHER AVE SUITE M  
POOLESVILLE, MD 20837

**LPL FINANCIAL LLC**  
341 EAST MARKET ST.  
LEESBURG, VA 20176

**LPL FINANCIAL LLC**  
215 NORTH FREDERICK AVE.  
GAIITHERSBURG, MD 20877

**LPL FINANCIAL LLC**  
51 WEST EDMONSTON DR.  
ROCKVILLE, MD 20852

**LPL FINANCIAL LLC**  
DAMASCUS, MD

## 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, 4 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	12/07/2005

#### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	05/14/1999
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	11/18/1994

#### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	12/23/2002
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	07/01/1999

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
IA 07/2006 - 06/2021	M&T SECURITIES, INC.	17358	ROCKVILLE, MD
B 07/2006 - 06/2021	M&T SECURITIES, INC.	17358	ROCKVILLE, MD
IA 04/2006 - 07/2006	CITICORP INVESTMENT SERVICES	23988	WASHINGTON, DC
B 03/2006 - 07/2006	CITICORP INVESTMENT SERVICES	23988	WASHINGTON, DC
IA 01/2003 - 03/2006	SUNTRUST INVESTMENT SERVICES, INC.	17499	WASHINGTON, DC
B 06/2002 - 03/2006	SUNTRUST INVESTMENT SERVICES, INC.	17499	WASHINGTON, DC
B 03/2000 - 06/2002	UVEST INVESTMENT SERVICES	13787	CHARLOTTE, NC
B 05/1999 - 03/2000	INVESTORS CAPITAL CORP.	30613	LYNNFIELD, MA
B 11/1994 - 08/1995	H. BECK, INC.	1763	ROCKVILLE, MD

## 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
06/2021 - Present	LPL FINANCIAL LLC	REGISTERED REP	Y	GERMANTOWN, MD, United States
07/2006 - 06/2021	M&T SECURITIES	REGISTERED REP	Y	POTOMAC, MD, 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.

No information reported.

## Registration and Employment History



### Other Business Activities, continued

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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:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o 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.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o 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.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o 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.
  - o 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	4	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

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** SUNTRUST SECURITIES, INC.  
**Allegations:** ON MARCH 25, 2004, CUSTOMER PURCHASED THE MACQUARIE/FIRST TRUST GLOBAL INFRASTRUCTURE/UTILITIES DIVIDEND AND INCOME FUND IN THE AMOUNT OF \$50,000. ON JUNE 30, 2004, CUSTOMER ALLEGES THAT REGISTERED REPRESENTATIVE MADE AN UNAUTHORIZED PURCHASE OF THE CLOSED-END FUND.  
**Product Type:** Mutual Fund(s)  
**Alleged Damages:** \$50,000.00

### Customer Complaint Information

**Date Complaint Received:** 07/13/2004  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 08/11/2004  
**Settlement Amount:** \$6,035.00  
**Individual Contribution Amount:** \$6,035.00  
**Broker Statement** THIS COMPLAINT HAS BEEN SETTLED DUE TO THE APPARENT LACK OF UNDERSTANDING ON THE CUSTOMER'S PART OF THE INVESTMENT



PURCHASED DESPITE THE WRITTEN DISCLOSURES ON FILE



## 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 3

**Reporting Source:** Broker  
**Employing firm when activities occurred which led to the complaint:** M&T SECURITIES INC  
**Allegations:** CLIENT ALLEGED THAT THE REGISTERED REPRESENTATIVE FAILED TO ASK ANY OF THE SUITABILITY QUESTIONS THAT WOULD MAKE THIS POLICY HIS BEST OPTION. CLIENT FURTHER ALLEGED THAT HE WAS UNAWARE THAT HE PURCHASED A VARIABLE ANNUITY, HE WAS UNAWARE THAT THE CONTRACT INCLUDED AN INCOME RIDER AND THAT HE WOULD NEVER USE THIS MONEY FOR AN INCOME STREAM, AND THAT HE WAS UNAWARE THAT THERE WERE FEES ASSOCIATED WITH THE CONTRACT.  
**Product Type:** Annuity-Variable  
**Alleged Damages:** \$15,378.91  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 10/25/2010  
**Complaint Pending?** No  
**Status:** Closed/No Action  
**Status Date:** 12/01/2010  
**Settlement Amount:**  
**Individual Contribution Amount:**  
**Broker Statement** AFTER SPEAKING WITH THE SALES MANAGER, CLIENT STATED THAT ALL OF HIS CONCERNs WERE ADDRESSED TO HIS SATISFACTION AND THAT HE WANTS TO KEEP HIS ANNUITY INTACT.



## Disclosure 2 of 3

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	M & T SECURITIES, INC.
<b>Allegations:</b>	CLIENT ALLEGED THAT HE WAS DISAPPOINTED WITH THE INVESTMENT RECOMMENDED TO HIM. CLIENT EXPECTED MODEST BUT POSITIVE GROWTH AND A SAFER INVESTMENT.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$8,300.00
<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>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	07/13/2010
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	07/27/2010
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	AFTER SPEAKING WITH THE SALES MANAGER, CLIENT STATED THAT ALL OF HIS CONCERNS WERE ADDRESSED TO HIS SATISFACTION.

## Disclosure 3 of 3

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	SUNTRUST SECURITIES, INC.
<b>Allegations:</b>	THE CLIENT INVESTED \$172,665 IN A HARTFORD CLASSIC LEADER'S



VARIABLE ANNUITY ON OCTOBER 13, 2004. THE CLIENT ALLEGES THAT REGISTERED REPRESENTATIVE STANLEY CHRONOWSKI MISREPRESENTED THE PRODUCT BY TELLING HER THAT IT WOULD NOT LOSE VALUE. THE CLIENT SIGNED THE "ANNUITY ACKNOWLEDGEMENT" FORM WHICH INDICATES THAT THE PRODUCT IS SUBJECT TO MARKET RISK AND ACKNOWLEDGED HER RECEIPT OF THE PROSPECTUS.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$172,665.50

### **Customer Complaint Information**

**Date Complaint Received:** 04/22/2005

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 05/25/2005

**Settlement Amount:**

**Individual Contribution**

**Amount:**

## End of Report



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