

BrokerCheck Report

COREY LEE MIREAU

CRD# 3046777

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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:

- o 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
- o 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.



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

Thank you for using FINRA BrokerCheck.

COREY L. MIREAU

CRD# 3046777

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

Registration History

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

AMERIPRISE FINANCIAL SERVICES, INC.

CRD# 6363
EDEN PRAIRIE, MN
05/1998 - 10/2017

IDS LIFE INSURANCE COMPANY

CRD# 6321
MINNEAPOLIS, MN
05/1998 - 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
Regulatory Event	1
Customer Dispute	2
Termination	1
Financial	1
Judgment/Lien	3

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>



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 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.

This individual has passed 0 principal/supervisory exams, 3 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
Securities Industry Essentials Examination	SIE	10/12/2017
General Securities Representative Examination	Series 7	01/18/1999
Investment Company Products/Variable Contracts Representative Examination	Series 6	05/04/1998

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	03/13/1999

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
05/1998 - 10/2017	AMERIPRISE FINANCIAL SERVICES, INC.	6363	EDEN PRAIRIE, MN
05/1998 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

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 Dates	Employer Name	Employer Location
04/1998 - Present	AMERIPRISE FINANCIAL SERVICES, INC.	MINNEAPOLIS, MN

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.

OUTSIDE EMPLOYMENT: SCUBA CENTER, SCUBA INSTRUCTOR, VERY PART TIME PROFESSIONAL ASSOCIATION OF DIVING INSTRUCTORS OPEN WATER INSTRUCTOR. (POOL AND CLASSROOM TRAINING, LAKE AND OCEAN CERTIFICATION CHECK OUT DIVES), COMP:\$1 TO \$999, HRS:0-9.



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
Regulatory Event	0	1	0



Customer Dispute	0	2	N/A
Termination	N/A	1	N/A
Financial	0	1	N/A
Judgment/Lien	3	N/A	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.

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: FINRA

Sanction(s) Sought:

Date Initiated: 04/12/2019

Docket/Case Number: [2017055910301](#)

Employing firm when activity occurred which led to the regulatory action: Ameriprise Financial Services, Inc.

Product Type: No Product

Allegations: Without admitting or denying the findings, Mireau consented to the sanctions and to the entry of findings that he borrowed \$150,000 and \$500, respectively, from two of his member firm customers without notifying, or obtaining prior written approval from, his firm. The findings stated that Mireau borrowed the \$150,000 from the customer so that he could invest in a wholesale company in the e-cigarette business. The \$150,000 loan was documented by a written agreement pursuant to which Mireau agreed to repay the principal within one year with 10 percent interest, and share 10 percent of his initial profits with the customer. The loan agreement also permitted Mireau to extend the date on which the principal was due by one additional year. The findings also stated that Mireau participated in a



private securities transaction without providing prior written notice to his firm by using the \$150,000 that he borrowed from the customer to personally invest \$140,000 in a private securities transaction. The findings also included that Mireau engaged in an outside business activity without providing prior written notice to his firm by performing outside consulting work for the customer that he borrowed the \$500 from and a company owned by that customer. Mireau received \$1,250 in compensation for his work. FINRA found that Mireau falsely attested on annual compliance questionnaires that he had disclosed all of his outside business activities to the firm and had not engaged in any unapproved private securities transactions.

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:	04/12/2019
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Restitution Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All Capacities
Duration: two years
Start Date: 04/15/2019
End Date: 04/14/2021

Monetary Sanction 1 of 2

Monetary Related Sanction: Restitution
Total Amount: \$154,458.85
Portion Levied against individual: \$154,458.85
Payment Plan: deferred; interest
Is Payment Plan Current:
Date Paid by individual:
Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2



Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$15,000.00
Portion Levied against individual:	\$15,000.00
Payment Plan:	deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	



Customer Dispute - Settled

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

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Ameriprise Financial Services, Inc.

Allegations: A letter from the client's attorney alleges the client invested \$250,000 through Mr. Mireau in a company called Vapor Distribution, Inc. and, to date, the client has lost \$215,000 of his investment. The client requested Ameriprise to reimburse him \$215,000 for the investment and \$20,000 in interest. The attorney also alleged the funds were not invested consistent with the client's risk tolerance and investment objectives.

Product Type: No Product

Alleged Damages: \$235,000.00

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: 11/13/2017

Complaint Pending? No

Status: Settled

Status Date: 11/08/2018

Settlement Amount: \$80,000.00

Individual Contribution Amount: \$0.00



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 1

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: THE CLIENTS ALLEGE THEIR ADVISOR DID NOT DISCLOSE PERTINENT INFORMATION REGARDING THE CHILDRENS DEATH RIDER ATTACHED TO THEIR VARIABLE UNIVERAL LIFE POLICY PURCHASED IN 2005, CAUSING THEM LOSS OF THEIR BENEFIT.

Product Type: Insurance

Other Product Type(s): LIFE INSURANCE

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/07/2008

Complaint Pending? No

Status: Denied

Status Date: 03/05/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement OUR REVIEW FOUND THAT THE CLIENTS RECEIVED FULL DISCLOSURE OF THE VARIABLE LIFE INSURANCE POLICY FEATURES, BENEFITS AND ELIGIBILITY REQUIREMENTS.



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:	Firm
Employer Name:	Ameriprise Financial Services, Inc.
Termination Type:	Permitted to Resign
Termination Date:	09/15/2017
Allegations:	The registered representative was suspended on September 13, 2017 and resigned while under review on September 15, 2017 for company policy violations related to borrowing from clients and disclosure of outside business activities.
Product Type:	No Product

**Financial - Final**

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	04/19/2013
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	11/07/2013
If a compromise with creditor, provide:	
Name of Creditor:	CAPITAL ONE
Original Amount Owed:	\$6,571.38
Terms Reached with Creditor:	CREDITOR AGREED TO ACCEPT \$4,480.00 TO SETTLE THE MATTER



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:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	\$25,547.53
Judgment/Lien Type:	Tax
Date Filed with Court:	12/06/2016
Date Individual Learned:	12/23/2016
Type of Court:	State Court
Name of Court:	HENNEPIN COUNTY RECORDER
Location of Court:	MINNEAPOLIS, MN
Docket/Case #:	SERIAL # 238820116
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	\$74,301.00
Judgment/Lien Type:	Tax
Date Filed with Court:	11/18/2011
Date Individual Learned:	12/01/2011
Type of Court:	State Court
Name of Court:	HENNEPIN COUNTY COURT
Location of Court:	HENNEPIN COUNTY, MN
Docket/Case #:	9717271
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 3



Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	\$44,719.00
Judgment/Lien Type:	Tax
Date Filed with Court:	09/02/2011
Date Individual Learned:	12/01/2011
Type of Court:	State Court
Name of Court:	HENNEPIN COUNTY COURT
Location of Court:	HENNEPIN COUNTY, MN
Docket/Case #:	9689222
Judgment/Lien Outstanding?	Yes

End of Report



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