

BrokerCheck Report

RANDOLPH JAMES TATE

CRD# 4157177

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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:
 - 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.

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.

**RANDOLPH J. TATE**

CRD# 4157177

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

IA AMERIPRISE FINANCIAL SERVICES, LLC
 7500 Boulder View Dr
 Richmond, VA 23225
 CRD# 6363
 Registered with this firm since: 05/16/2022

B AMERIPRISE FINANCIAL SERVICES, LLC
 7500 Boulder View Dr
 Richmond, VA 23225-4046
 CRD# 6363
 Registered with this firm since: 05/16/2022

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
- 10 U.S. states and territories

This broker has passed:

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

Registration History

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

- IA CUNA BROKERAGE SERVICES, INC.**
 CRD# 13941
 WAVERLY, IA
 08/2004 - 05/2022
- B CUNA BROKERAGE SERVICES, INC.**
 CRD# 13941
 RICHMOND, VA
 07/2004 - 05/2022
- IA WACHOVIA SECURITIES, LLC**
 CRD# 19616
 ST. LOUIS, MO
 06/2003 - 07/2004

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
Financial	1
Judgment/Lien	2

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 10 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**

Main Office Address: **9013RD AVENUE SOUTH
MINNEAPOLIS, MN 55402**

Firm CRD#: **6363**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	05/16/2022
B	FINRA	Invest. Co and Variable Contracts	Approved	05/16/2022

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	06/19/2023
B	Florida	Agent	Approved	05/16/2022
B	Maryland	Agent	Approved	05/17/2022
B	Michigan	Agent	Approved	05/16/2022
B	North Carolina	Agent	Approved	05/16/2022
B	Pennsylvania	Agent	Approved	02/23/2023
B	South Carolina	Agent	Approved	05/16/2022
B	Texas	Agent	Approved	05/16/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	05/16/2022
B	Virginia	Agent	Approved	05/23/2022
IA	Virginia	Investment Adviser Representative	Approved	05/23/2022

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	West Virginia	Agent	Approved	03/20/2025

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
7500 Boulder View Dr
Richmond, VA 23225-4046

AMERIPRISE FINANCIAL SERVICES, LLC
Richmond, VA



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, 3 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 Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	01/11/2002
B Investment Company Products/Variable Contracts Representative Examination	Series 6	07/11/2000

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	01/30/2002
B Uniform Securities Agent State Law Examination	Series 63	07/19/2000

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
IA 08/2004 - 05/2022	CUNA BROKERAGE SERVICES, INC.	13941	RICHMOND, VA
B 07/2004 - 05/2022	CUNA BROKERAGE SERVICES, INC.	13941	RICHMOND, VA
IA 06/2003 - 07/2004	WACHOVIA SECURITIES, LLC	19616	JACKSONVILLE, FL
B 06/2003 - 07/2004	WACHOVIA SECURITIES, LLC	19616	ST. LOUIS, MO
IA 01/2002 - 05/2003	MERRILL LYNCH PIERCE FENNER & SMITH INC.	7691	JACKSONVILLE, FL
B 01/2002 - 05/2003	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 07/2000 - 10/2000	H&R BLOCK FINANCIAL ADVISORS, INC.	5979	DETROIT, MI

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
05/2022 - Present	Ameriprise Financial Services, LLC	Registered Representative	Y	Richmond, VA, United States
07/2004 - 05/2022	CUNA BROKERAGE SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	WAVERLY, IA, United States
07/2004 - 05/2022	CUNA MUTUAL GROUP	AGENT	Y	WAVERLY, IA, 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



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	1	N/A
Financial	0	1	N/A
Judgment/Lien	2	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.

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:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER AND SMITH
Allegations:	CUSTOMER ALLEGES UNSUITABLE INVESTMENTS. CUSTOMER ALSO ALLEGES FA ENGAGED IN CHURNING. CUSTOMER ALLEGES UNSPECIFIED DAMAGES.
Product Type:	Other
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	12/15/2003
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/25/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	MERRILL LYNCH HAS INVESTIGATED THE ALLEGATIONS AND DETERMINED THEY ARE WITHOUT MERIT. MERRILL LYNCH HAS REPLIED TO THE CLIENT



AND THE CLIENT HAS YET TO RESPOND. WE ASSUME THAT THEY AGREE WITH OUR FINDINGS.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER AND SMITH

Allegations: CUSTOMER ALLEGES UNSUITABLE INVESTMENTS. CUSTOMER ALSO ALLEGES FA ENGAGED IN CHURNING. CUSTOMER ALLEGES UNSPECIFIED DAMAGES

Product Type: Mutual Fund(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/15/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/25/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CLIENT WANTED TO BE MORE CONSERVATIVE IN HER INVESTMENTS. AFTER FULLY PROFILING TO MAKE SURE WE WERE MEETING HER GOALS AND OBJECTIVES. I EXPLAINED FEES, COMMISSIONS AND TIME HORIZONS. WE DECIDED TO MAKE CHANGES TO HER PORTFOLIO TO FOLLOW THE CONSERVATIVE MODEL BASED ON THE MERRILL LYNCH INVESTMENT PROCESS. WE MADE EXCHANGES INSIDE OF FUND FAMILY TO REDUCE RISK EXPOSURE. WE ALSO TRIMMED BACK ON INDIVIDUAL EQUITY EXPOSURE AND ADDED MORE BOND FUNDS. THE TRADE FOLLOWED OUR INVESTMENT PROCESS SET FORTH BY FINANCIAL CENTER ADVISORY. IT WAS ALSO OVER \$50,000.00 SO TRADE HAD BE TO APPROVED BY MY MANAGER TO MAKE SURE OF APPROPRIATENESS. THE CLIENT ALSO HAS A RELATIVE WITH MERRILL LYNCH WHOM SHE ASKED TO CHECK ON THE TRADES PLACED IN JULY 2002 TO MAKE SURE THEY WERE APPROPRIATE. FIANANCIAL CENTER ADVISORY COMPLIANCE DEPARTMENT THEN REVIEWED THE TRADES AS WELL AS THE RELATIVE AND IT WAS DECIDED THAT THE CHANGES WERE IN FACT APPROPRIATE



FOR THE CLIENT. IF I REMEMBER CORRECTLY THIS WAS A ONE-TIME TRADE TO HAVE ACCOUNT MEET CLIENT'S GOALS AND OBJECTIVES. I DISPUTE THE COMPLAINT IN THE HIGHEST TERMS AND BELIEVE THE INVESTMENTS WERE APPROPRIATE AND THERE WAS NOT ANY INAPPROPRIATE OR CHURNING ON HER ACCOUNT.

**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:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	05/15/2025
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	U.S. Bankruptcy Court, Eastern District of Virginia
Location of Court:	Richmond, VA
Docket/Case #:	2531939
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	06/12/2025



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	Lendmark Financial Services
Judgment/Lien Amount:	\$5,484.00
Judgment/Lien Type:	Civil
Date Filed with Court:	04/11/2017
Date Individual Learned:	05/13/2022
Type of Court:	State Court
Name of Court:	Henrico District Court
Location of Court:	Richmond, VA
Docket/Case #:	087GV1602742100
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	Jordan Marine Service
Judgment/Lien Amount:	\$1,036.00
Judgment/Lien Type:	Civil
Date Filed with Court:	02/15/2006
Date Individual Learned:	05/13/2022
Type of Court:	State Court
Name of Court:	Gloucester District Court
Location of Court:	Gloucester, VA
Docket/Case #:	0600033100
Judgment/Lien Outstanding?	Yes

End of Report



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