

BrokerCheck Report

AUDREY K CROFT

CRD# 4178028

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6
Disclosure Events	7



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.

**AUDREY K. CROFT**

CRD# 4178028

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

IA AMERIPRISE FINANCIAL SERVICES, LLC
 367 Atlanta St SE
 Marietta, GA 30060
 CRD# 6363
 Registered with this firm since: 04/11/2003

B AMERIPRISE FINANCIAL SERVICES, LLC
 1275 Shiloh Rd NW Ste 2321
 Kennesaw, GA 30144
 CRD# 6363
 Registered with this firm since: 08/09/2000

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

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

B IDS LIFE INSURANCE COMPANY
 CRD# 6321
 MINNEAPOLIS, MN
 08/2000 - 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	3
Judgment/Lien	10



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	08/09/2000

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	12/19/2003
B	California	Agent	Approved	09/05/2008
B	Florida	Agent	Approved	03/24/2006
B	Georgia	Agent	Approved	08/09/2000
IA	Georgia	Investment Adviser Representative	Approved	04/11/2003
B	Indiana	Agent	Approved	12/10/2018
B	Louisiana	Agent	Approved	06/11/2002
B	New York	Agent	Approved	05/30/2002
B	North Carolina	Agent	Approved	01/03/2022
B	South Carolina	Agent	Approved	05/30/2002
B	Texas	Agent	Approved	10/20/2006
IA	Texas	Investment Adviser Representative	Restricted Approval	10/24/2006

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC
1275 Shiloh Rd NW Ste 2321
Kennesaw, GA 30144

AMERIPRISE FINANCIAL SERVICES, LLC
Acworth, GA

AMERIPRISE FINANCIAL SERVICES, LLC
367 Atlanta St SE
Marietta, GA 30060



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 1 state securities law exam.

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	08/07/2000

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	07/20/2000

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
B 08/2000 - 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	Employer Name	Position	Investment Related	Employer Location
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Kennesaw, GA, United States
09/2005 - 03/2020	Ameriprise Financial Services, Inc.	Registered Rep	Y	Roswell, GA, 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.

Other Business Activities; LegalShield; LegalShield, solicits memberships to Individual, Business & Family Plans for all types of legal help at an affordable low rate. ; 2200 Century Parkway NE, Suite 800, Atlanta, GA, 30345; Not Investment-Related; 10/21/2024; 10 to 19 hours per month; 0 during trading hours.

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	3	N/A
Judgment/Lien	10	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 - 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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC,
Allegations:	CLIENTS ALLEGED ADVISOR DID NOT DISCLOSE SURRENDER CHARGES AND FULL PRODUCTS DETAILS FOR VUL POLICIES PURCHASED NOVEMBER 2005 THROUGH FEBRUARY 2007.
Product Type:	Insurance
Alleged Damages:	\$49,108.67
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:	02/11/2009
Complaint Pending?	No
Status:	Settled
Status Date:	08/19/2009
Settlement Amount:	\$37,403.42
Individual Contribution	\$0.00

**Amount:****Broker Statement**

THE REVIEW FOUND THE VUL POLICIES DID NOT APPEAR TO BE SUITABLE FOR THE CLIENTS' INSURANCE NEEDS OR ABILITY TO SUSTAIN LARGE PAYMENTS AND THEY DID NOT APPEAR TO HAVE UNDERSTOOD THERE COULD BE SURRENDER CHARGES OR THE POLICIES COULD LAPSE.

Disclosure 2 of 2**Reporting Source:**

Broker

Employing firm when activities occurred which led to the complaint:

AMERIPRISE FINANCIAL SERVICES, INC.

Allegations:

THE CLIENT ALLEGES THE RECOMMENDATION TO PURCHASE A VARIABLE UNIVERSAL LIFE INSURANCE WAS NOT SUITABLE FOR THEIR FINANCIAL GOALS AND OBJECTIVES.

Product Type:

Insurance

Alleged Damages:

\$5,000.00

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:**

09/14/2008

Complaint Pending?

No

Status:

Settled

Status Date:

05/11/2009

Settlement Amount:

\$44,002.00

Individual Contribution Amount:

\$0.00

Broker Statement

THE REVIEW FOUND THE CLIENTS WERE INSTRUCTED TO CASH OUT 529 PLANS TO FUND THE VUL POLICIES AND IT APPEARED THEY WERE WRITTEN MORE INSURANCE THAN THEY NEEDED.



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:	Client alleged the advisor misrepresented the surrender charges, premium payments and product type on a Variable Universal Life insurance policy purchased June 2018.
Product Type:	Insurance
Alleged Damages:	\$27,000.00
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:	01/13/2019
Complaint Pending?	No
Status:	Denied
Status Date:	02/28/2019
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00



Judgment / Lien

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

Disclosure 1 of 10

Reporting Source:	Broker
Judgment/Lien Holder:	STATE OF GEORGIA
Judgment/Lien Amount:	\$411.37
Judgment/Lien Type:	Tax
Date Filed with Court:	10/24/2019
Date Individual Learned:	12/09/2019
Type of Court:	State Court
Name of Court:	FULTON COUNTY SUPERIOR COURT
Location of Court:	ATLANTA, GEORGIA
Docket/Case #:	BK4644PG257
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 10

Reporting Source:	Broker
Judgment/Lien Holder:	STATE OF GEORGIA
Judgment/Lien Amount:	\$199.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/01/2019
Date Individual Learned:	06/08/2019
Type of Court:	State Court
Name of Court:	SUPERIOR COURT
Location of Court:	ATLANTA, GEORGIA
Docket/Case #:	07-397-8638 (DEBTOR DUNS#)
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 10



Reporting Source: Broker
Judgment/Lien Holder: GEORGIA DEPARTMENT OF REVENUE
Judgment/Lien Amount: \$8,590.10
Judgment/Lien Type: Tax
Date Filed with Court: 06/10/2011
Date Individual Learned: 07/31/2015
Type of Court: State Court
Name of Court: CLERK OF SUPERIOR COURT
Location of Court: FULTON COUNTY, GA
Docket/Case #: LIEN2025PG75
Judgment/Lien Outstanding? Yes

Disclosure 4 of 10

Reporting Source: Broker
Judgment/Lien Holder: INTERNAL REVENUE SERVICE
Judgment/Lien Amount: \$64,877.35
Judgment/Lien Type: Tax
Date Filed with Court: 02/24/2012
Date Individual Learned: 07/31/2015
Type of Court: State Court
Name of Court: CLERK OF SUPERIOR COURT
Location of Court: FULTON COUNTY, GA
Docket/Case #: LIEN2285PG45
Judgment/Lien Outstanding? Yes

Disclosure 5 of 10

Reporting Source: Broker
Judgment/Lien Holder: GEORGIA DEPARTMENT OF REVENUE
Judgment/Lien Amount: \$2,745.65



Judgment/Lien Type: Tax
Date Filed with Court: 10/14/2011
Date Individual Learned: 07/31/2015
Type of Court: State Court
Name of Court: CLERK OF SUPERIOR COURT
Location of Court: FULTON COUNTY, GA
Docket/Case #: LIEN2156PG544
Judgment/Lien Outstanding? Yes

Disclosure 6 of 10

Reporting Source: Broker
Judgment/Lien Holder: WORTHINGTON S.E. CORPORATION
Judgment/Lien Amount: \$1,367.00
Judgment/Lien Type: Civil
Date Filed with Court: 10/15/1998
Court Details: COURT OF FULTON COUNTY-GEORGIA CASE#98ED0384007
Judgment/Lien Outstanding? Yes
Broker Statement THERE WAS A FIRE IN MY APARTMENT. I HAD NO RENTERS INSURANCE AND HAD TO MOVE MY FAMILY TO A HOTEL FOR THREE WEEKS WHILE REPAIRS WERE TO BE MADE. MY LANDLORD FELT I WAS TO BE ALSO RESPONSIBLE/OBLIGATED FOR OCTOBER 1998.

Disclosure 7 of 10

Reporting Source: Broker
Judgment/Lien Holder: FIDELITY FINANCIAL SERVICES
Judgment/Lien Amount: \$2,244.00
Judgment/Lien Type: Default
Date Filed with Court: 09/19/1995
Court Details: COURT OF FULTON COUNTY-GEORGIA CASE#95VG63437
Judgment/Lien Outstanding? Yes



Broker Statement AUTOMOBILE REPOSSESSED

Disclosure 8 of 10

Reporting Source: Broker

Judgment/Lien Holder: ATLANTA RADIOLOGY CONSULTANT

Judgment/Lien Amount: \$494.00

Judgment/Lien Type: Default

Date Filed with Court: 10/21/1996

Court Details: COURT OF FULTON COUNTY-GEORGIA CASE# 96MS0051362

Judgment/Lien Outstanding? Yes

Broker Statement I HAD AN ACCIDENT IN 1995 THAT LEFT ME TEMPORARILY PARALYZED. THESE ARE MEDICAL BILLS THAT HAVE NOT YET BEEN PAID BY MY INSURER.

Disclosure 9 of 10

Reporting Source: Broker

Judgment/Lien Holder: FIDELITY FINANCIAL SERVICES

Judgment/Lien Amount: \$1,833.00

Judgment/Lien Type: Civil

Date Filed with Court: 03/16/1995

Court Details: COURT OF FULTON COUNTY-GEORGIA CASE# 95VS0097412E

Judgment/Lien Outstanding? Yes

Broker Statement MY AUTOMOBILE PAYMENTS WERE IN DEFAULT. MY ACCIDENT LEFT ME UNABLE TO WORK AND MAINTAIN PAYMENT AS PROMISED. MY LENDER REPOSSESSED MY CAR WHICH WAS SOLD AT AUCTION AND THE BALANCE WAS FORWARDED TO ME.

Disclosure 10 of 10

Reporting Source: Broker

Judgment/Lien Holder: ATLANTA RADIOLOGY CONSULTANTS

Judgment/Lien Amount: \$259.00



Judgment/Lien Type:	Civil
Date Filed with Court:	01/09/1997
Court Details:	COURT OF FULTON COUNTY-GEORGIA CASE# 96MS005136
Judgment/Lien Outstanding?	Yes
Broker Statement	I HAD AN ACCIDENT IN 1995 THAT LEFT ME TEMPORARILY PARALYZED. THESE MEDICAL BILLS HAVE NOT YET BEEN PAID BY MY INSURER.

End of Report



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