

## BrokerCheck Report

**Estefania Maria Garcia**

CRD# 6518879

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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).

**Estefania M. Garcia**

CRD# 6518879

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

- B** **SAMUEL A. RAMIREZ & COMPANY, INC.**  
 14 EAST 52ND STREET  
 NEW YORK, NY 10022  
 CRD# 6963  
 Registered with this firm since: 12/07/2022

## 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
- 1 U.S. state or territory

**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):**

- B** **MIZUHO SECURITIES USA LLC**  
 CRD# 19647  
 NEW YORK, NY  
 09/2018 - 08/2022
- B** **CREDIT AGRICOLE SECURITIES (USA) INC.**  
 CRD# 190  
 NEW YORK, NY  
 07/2016 - 12/2017
- B** **SMBC NIKKO SECURITIES AMERICA, INC.**  
 CRD# 28602  
 NEW YORK, NY  
 03/2016 - 04/2016

### 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
Financial	6



## 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 1 U.S. state or territory through his or her employer.**

### Employment 1 of 1

Firm Name: **SAMUEL A. RAMIREZ & COMPANY, INC.**

Main Office Address: **14 EAST 52ND STREET  
NEW YORK, NY 10022**

Firm CRD#: **6963**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	12/07/2022
B	FINRA	Investment Banking Representative	Approved	12/07/2022

	U.S. State/ Territory	Category	Status	Date
B	New York	Agent	Approved	12/08/2022

### Branch Office Locations

**SAMUEL A. RAMIREZ & COMPANY, INC.**  
14 EAST 52ND STREET  
NEW YORK, NY 10022

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## 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 1 state securities law exam.**

### 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	01/24/2017
<b>B</b> Investment Banking Registered Representative Examination	Series 79	03/08/2016

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/27/2017

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> 09/2018 - 08/2022	MIZUHO SECURITIES USA LLC	19647	NEW YORK, NY
<b>B</b> 07/2016 - 12/2017	CREDIT AGRICOLE SECURITIES (USA) INC.	190	NEW YORK, NY
<b>B</b> 03/2016 - 04/2016	SMBC NIKKO SECURITIES AMERICA, INC.	28602	NEW YORK, NY

### 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
09/2018 - Present	MIZUHO SECURITIES USA LLC	ASSOCIATE 1	Y	NEW YORK, NY, United States
11/2017 - 08/2018	UNEMPLOYED	UNEMPLOYED	N	NEW YORK, NY, United States
07/2016 - 11/2017	CREDIT AGRICOLE SECURITIES (USA), INC	ASSOCIATE	N	NEW YORK, NY, United States
04/2016 - 07/2016	UNEMPLOYED	UNEMPLOYED	N	NEW YORK, NY, United States
06/2015 - 05/2016	SMBC NIKKO	SENIOR ANALYST	Y	NEW YORK, NY, 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.

## 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
Financial	1	5	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.

### 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 5

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	08/01/2017
<b>Organization Name:</b>	NOT APPLICABLE
<b>Individual Position:</b>	NOT APPLICABLE
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	
<b>Name of Court:</b>	NOT APPLICABLE
<b>Location of Court:</b>	
<b>Docket/Case #:</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	08/01/2017
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	CBE GROUP (TRANSFERRRED FROM TIME WARNER CABLE)
<b>Original Amount Owed:</b>	\$266.78



**Terms Reached with Creditor:** EMPLOYEE PAID THE FULL AMOUNT \$266.78 ON 08/01/2017.

**Amount Paid:**

**SIPA (Securities Investor Protection Act) Trustee:** NOT APPLICABLE

**Currently Open?**

**Date Direct Payment Initiated/Filed or Trustee Appointed:**

**Broker Statement**

FROM THE EMPLOYEE This event is in regard to \$267 I owed to Time Warner Cable in January 2017. The balance was transferred to CBE Group on April 2, 2017. I was first notified on April 4, 2017. I spoke with [Third Party] on August 1, 2017 from CBE Group. I paid the balance in full. I did not pay these off earlier as a result of financial difficulties and unexpected bills. I did not disclose this information earlier as a result of time constraints at work. I was planning on paying it off so was waiting until I was able to pay it off which I knew would be somewhat soon before I reported it to Compliance.

**Disclosure 2 of 5**

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 07/31/2017

**Organization Name:** NOT APPLICABLE

**Individual Position:** NOT APPLICABLE

**Organization Investment-Related?**

**Type of Court:**

**Name of Court:** NOT APPLICABLE

**Location of Court:**

**Docket/Case #:**

**Action Pending?** No

**Disposition:** Satisfied/Released



**Disposition Date:** 07/31/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** MRS ASSOCIATES (TRANSFERRED FROM TIME WARNER CABLE)

**Original Amount Owed:** \$171.87

**Terms Reached with Creditor:** EMPLOYEE PAID IN FULL ON 07/31/17

**Amount Paid:**

**SIPA (Securities Investor Protection Act) Trustee:** NOT APPLICABLE

**Currently Open?**

**Date Direct Payment Initiated/Filed or Trustee Appointed:**

**Broker Statement**

FROM EMPLOYEE: This event is in regard to \$172 owed to Time Warner Cable in 2013. The balance was transferred to MRS Associates on May 21, 2014. I was notified about this event on May 26, 2014. On July 31st, 2017 I spoke with [Third Party] from MRS Associates and paid the balance off in full. I was not able to begin paying this earlier as a result of financial difficulties and did not report the update earlier as a result of time constraints at work. I was planning on paying it off so was waiting until I was able to pay it off which I knew would be somewhat soon before I reported it to Compliance. I was asked if I paid this off in August 2016 and said I had already paid it off. However, I was confused with another Time Warner Bill that I had outstanding at the time.

### Disclosure 3 of 5

**Reporting Source:** Broker

**Action Type:** Compromise

**Action Date:** 08/10/2016

**Organization Name:** NOT APPLICABLE

**Individual Position:** NOT APPLICABLE

**Organization Investment-Related?**

**Type of Court:****Name of Court:** NOT APPLICABLE**Location of Court:****Docket/Case #:****Action Pending?** No**Disposition:** Satisfied/Released**Disposition Date:** 08/14/2017**If a compromise with creditor,  
provide:****Name of Creditor:** IC SYSTEM (TRANSFERRED FROM DR. MARIA BETANCOURT)**Original Amount Owed:** \$259.00**Terms Reached with Creditor:** EMPLOYEE PAID TOTAL OUTSTANDING BALANCE OF \$259 IN FULL ON  
08/14/2017.**Amount Paid:****SIPA (Securities Investor  
Protection Act)Trustee:** NOT APPLICABLE**Currently Open?****Date Direct Payment  
Initiated/Filed or Trustee  
Appointed:****Broker Statement**

FROM EMPLOYEE: This event is in regard to a balance of \$259 owed to [Third Party] for a doctor's appointment that occurred on October 5, 2011. On September 7, 2012 the balance was transferred to IC System, a collection agency. I was initially notified about this by Credit Agricole when I was first hired in August 2016 after they ran my credit report. I intended to pay the balance off in October 2016 but due to financial difficulties I could not afford to pay this amount. On August 14, 2017 I spoke with [Third Party] in the Collections Department to find out why I was not aware of this money owed earlier and it was because IC System had both the wrong address and mobile number on file. On August 14, 2017 I paid the full \$259 owed.

**Disclosure 4 of 5****Reporting Source:** Broker



**Action Type:** Compromise  
**Action Date:** 06/02/2016  
**Organization Name:** NOT APPLICABLE  
**Individual Position:** NOT APPLICABLE  
**Organization Investment-Related?**  
**Type of Court:**  
**Name of Court:** NOT APPLICABLE  
**Location of Court:**  
**Docket/Case #:**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 08/14/2017  
**If a compromise with creditor, provide:**  
**Name of Creditor:** PORTFOLIO RECOVERY ASSOCIATES (TRANSFERRED FROM CAPITAL ONE BANK)  
**Original Amount Owed:** \$396.36  
**Terms Reached with Creditor:** EMPLOYEE PAID THE OUTSTANDING BALANCE IN FULL ON 08/14/17 OWED ORIGINALLY TO CAPITAL ONE BANK.  
**Amount Paid:**  
**SIPA (Securities Investor Protection Act) Trustee:** NOT APPLICABLE  
**Currently Open?**  
**Date Direct Payment Initiated/Filed or Trustee Appointed:**  
**Broker Statement** FROM EMPLOYEE: This event is in regard to a balance of \$396.36 owed to Capital One Bank for a credit card I opened on July 3, 2014. The balance was transferred to Portfolio Recovery Associates on May 19, 2016. I was first notified about this balance owed on June 2, 2016. I spoke with [Third Party], the



Operations Manager, and with [Third Party] in the collection department on August 14, 2017 and paid the outstanding \$396.36 in full. I did not disclose this earlier to Compliance because I was planning on doing so after I paid the balance off. I did not pay this balance sooner as a result of unexpected financial difficulties I had this year.

#### Disclosure 5 of 5

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	05/05/2016
<b>Organization Name:</b>	NOT APPLICABLE
<b>Individual Position:</b>	NOT APPLICABLE
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	
<b>Name of Court:</b>	NOT APPLICABLE
<b>Location of Court:</b>	
<b>Docket/Case #:</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	07/05/2017
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	SUMITOMO MITSUI BANKING CORP
<b>Original Amount Owed:</b>	\$3,527.40
<b>Terms Reached with Creditor:</b>	AMOUNT OWED TO BE PAID IN 2 INSTALLMENTS OF 50% EACH BY JULY 2016. EMPLOYEE ENDED UP PAYING IN 3 INSTALLMENTS.
<b>Amount Paid:</b>	
<b>SIPA (Securities Investor Protection Act) Trustee:</b>	NOT APPLICABLE



**Currently Open?**

No

**Date Direct Payment  
Initiated/Filed or Trustee  
Appointed:**

**Broker Statement**

NARRATIVE FROM EMPLOYEE: This event is in regard to a balance of \$3,527.40 I owed to Sumitomo Mitsui Banking Corporation. These charges were personal charges I made on the company's corporate American Express, which I intended to pay back. I was initially notified of this event on May 5, 2016 by [Third Party]. I mailed a certified check for \$2,000 on June 14, 2016 to [Third Party's] attention. [Third Party] notified me on July 6, 2017 that they had not received the check. On July 13, 2017 I sent [Third Party] a copy of the certified check from Citibank along with a notarized statement from Citibank that the check was in fact made by Citibank on said date. Since the check was missing it took about a month to receive the funds back into my account. In September 2016 I sent a check to SMBC and paid the final balance of \$165 on July 5, 2017. I did not disclose this event because Compliance and FINRA were already aware of this event as it resulted in my termination from my last job. I should have disclosed this immediately once the final balance was paid, but it took some time to get confirmation from SMBC that the final balance was in fact 100% paid off. I did not pay this balance off sooner as a result of financial difficulties and unexpected bills I incurred throughout the past year.



## Financial - Pending

This type of disclosure event involves a pending 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

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	02/02/2017
<b>Organization Name:</b>	NOT APPLICABLE
<b>Individual Position:</b>	NOT APPLICABLE
<b>Organization Investment-Related?</b>	
<b>Type of Court:</b>	
<b>Name of Court:</b>	NOT APPLICABLE
<b>Location of Court:</b>	
<b>Docket/Case #:</b>	
<b>Action Pending?</b>	Yes
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	NATIONWIDE CREDIT INC (TRANSFERRED FROM AMERICAN EXPRESS)
<b>Original Amount Owed:</b>	\$5,595.52
<b>Terms Reached with Creditor:</b>	\$200 PER MONTH STARTING MAY 2017 UNTIL OCTOBER 2017 UPON WHICH NEW AGREEMENT WOULD BE REACHED. AGREEMENT TERMINTAED AFFTER EMPLOYEE MISSED A PAYMENT IN JUNE 2017. TWO CERTIFIED CHECKS OF \$20 EACH SENT ON 08/02/17. AFTER RECEIPT OF CHECKS BY NATIONWIDE, A NEW AGREEMENT WILL BE ENTERED INTO. EMPLOYEE HAS NOT YET CONTACTED NATIONWIDE NOR HAS SHE BEEN CONTACTED.
<b>Amount Paid:</b>	
<b>SIPA (Securities Investor Protection Act)Trustee:</b>	NOT APPLICABLE
<b>Currently Open?</b>	



**Date Direct Payment  
Initiated/Filed or Trustee  
Appointed:**

**Broker Statement**

NARRATIVE FROM EMPLOYEE: This event is in regard to a balance of \$5,595.52 that I have due to American Express. The amount should have been paid in April 2017 and the personal charges were incurred between February and April of 2016 on my corporate American Express while I was employed by Sumitomo Mitsui Banking Corp. I could not pay these charges by the due date as a result of financial difficulties. As a result, on December 14, 2016 the balance was transferred to Nationwide Credit Inc. I was first notified by Nationwide Credit Inc. on the transfer of the balance on February 2, 2017. In May of 2017 I entered into an agreement with Nationwide Credit Inc. to pay \$200/month for 12 months. However, after missing the first payment the agreement was terminated. In order to enter into a new agreement, two certified checks were sent to Nationwide Credit Inc. in the amount of \$20 each on August 2, 2017. Once Nationwide Credit Inc. receives the checks I can speak to my contact, [Third Party], and enter into a new agreement with him on behalf of Nationwide Credit Inc.

## End of Report



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