

BrokerCheck Report
JENNIFER KRUSS
 CRD# 6727328

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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.

JENNIFER KRUSS

CRD# 6727328

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

B **PFS INVESTMENTS INC.**
 2790 COLEMAN GLEN LN
 FIRST FLOOR
 SANTA ROSA, CA 95407
 CRD# 10111
 Registered with this firm since: 12/02/2021

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
- 2 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):**

No information reported.

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	9



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

Employment 1 of 1

Firm Name: **PFS INVESTMENTS INC.**

Main Office Address: **1 PRIMERICA PARKWAY
DULUTH, GA 30099-0001**

Firm CRD#: **10111**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	12/02/2021

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	03/04/2022
B	Georgia	Agent	Approved	05/01/2025

Branch Office Locations

PFS INVESTMENTS INC.
2790 COLEMAN GLEN LN
FIRST FLOOR
SANTA ROSA, CA 95407



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 Investment Company Products/Variable Contracts Representative Examination	Series 6TO	12/02/2021
B Securities Industry Essentials Examination	SIE	02/26/2021

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	02/26/2022

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
No information reported.			

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
08/2021 - Present	PFS INVESTMENTS INC	SALES	Y	SANTA ROSA, CA, United States
06/2016 - Present	Primerica Financial Services	SALES	Y	SANTA ROSA, CA, United States
02/2016 - 05/2023	MICHELLE MARTIN	OFFICE MANAGER	N	SANTA ROSA, CA, United States
10/2016 - 02/2020	Michelle Martin	Office Assistant / Manager	N	Rohnert Park, CA, United States
08/2018 - 12/2018	PFS Investments Inc.	SALES	Y	ROHNERT PARK, CA, United States
03/2013 - 09/2017	Starbucks	Barista	N	Petaluma, CA, United States
09/2015 - 09/2016	Mary Kay	Independent Beauty Consultant	N	Santa Rosa, CA, 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.

Sales of investment-related products; part-time or full-time, for companies affiliated with PFS Investments Inc. I may also receive non-investment related compensation from Primerica Mortgage, LLC for the sale of loan products and/or Primerica Client Services, Inc. (a co-located affiliate of PFS Investments Inc.) for part-time referrals of home security and automation products, as well as other home related services.

Registration and Employment History



Other Business Activities, continued

Wag, Not investment related, San Francisco, CA 94114, Dog Walker (1099), 09/2024 to Present, 8 hours committed per month (8 hours during securities 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
Financial	3	6	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 6

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	12/19/2017
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	12/19/2017
If a compromise with creditor, provide:	
Name of Creditor:	American Express Bank
Original Amount Owed:	\$3,720.15
Terms Reached with Creditor:	2456

Broker Statement	I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.
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Disclosure 2 of 6

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/27/2017

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/27/2017

If a compromise with creditor, provide:

Name of Creditor: Chase

Original Amount Owed: \$2,530.89

Terms Reached with Creditor: 930.71

Broker Statement I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.

Disclosure 3 of 6

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/27/2017

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/27/2017



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

Name of Creditor: Chase
Original Amount Owed: \$3,106.58
Terms Reached with Creditor: 745.58

Broker Statement I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.

Disclosure 4 of 6

Reporting Source: Broker
Action Type: Compromise
Action Date: 12/27/2017
Organization Investment-Related? No
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 12/27/2017

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

Name of Creditor: Chase
Original Amount Owed: \$2,818.87
Terms Reached with Creditor: 676.53

Broker Statement I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.



Disclosure 5 of 6

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/27/2017

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/27/2017

If a compromise with creditor, provide:

Name of Creditor: Chase

Original Amount Owed: \$3,128.62

Terms Reached with Creditor: 750.87

Broker Statement I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.

Disclosure 6 of 6

Reporting Source: Broker

Action Type: Compromise

Action Date: 06/28/2017

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/28/2017



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

Name of Creditor: Barclays Bank

Original Amount Owed: \$5,128.95

Terms Reached with Creditor: 827

Broker Statement

I started a business, and didn't have enough capital, so I used some credit cards. I was not able to create as much income from the business as I had hoped, and so I was not able to pay off the debt that I incurred entirely. I had to make 6 compromises with creditors.

**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 3

Reporting Source: Broker

Action Type: Compromise

Action Date: 08/28/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Citibank - 3159 - Cavalry SPV I, LLC

Original Amount Owed: \$6,441.88

Terms Reached with Creditor: accepted offer \$5480

Disclosure 2 of 3

Reporting Source: Broker

Action Type: Compromise

Action Date: 03/29/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: AMAZON STORE CARD-4418-SYNCHRONY - BEYOND FINANCE

Original Amount Owed: \$603.37

Terms Reached with Creditor: AGREED TO SETTLE \$271.52

**Disclosure 3 of 3****Reporting Source:** Broker**Action Type:** Compromise**Action Date:** 11/15/2023**Organization Investment-Related?****Action Pending?** Yes**If a compromise with creditor, provide:****Name of Creditor:** LENDING CLUB BANK**Original Amount Owed:** \$11,269.44**Terms Reached with Creditor:** ACCEPTED OFFER \$5,410.00

End of Report



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