BrokerCheck Report

FRANK T DINEEN

CRD# 68309

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.
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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.

FRANK T. DINEEN

CRD# 68309

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

B **PFS INVESTMENTS INC.**
1216 DAWSON RD
STE 106
ALBANY, GA 31707
CRD# 10111
Registered with this firm since: 04/15/1982

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
- 4 U.S. states and territories

This broker has passed:

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

Registration History

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

B **WESTAMERICA FINANCIAL CORPORATION**
CRD# 883
04/1977 - 01/1981

B **WADDELL & REED, INC.**
CRD# 866
09/1972 - 04/1977

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
Judgment/Lien	4

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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 4 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	04/15/1982
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/25/1987

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	05/09/1983
B	Georgia	Agent	Approved	04/15/1982
B	Ohio	Agent	Approved	02/23/2000
B	Vermont	Agent	Approved	02/23/2000

Branch Office Locations

PFS INVESTMENTS INC.
1216 DAWSON RD
STE 106
ALBANY, GA 31707

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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 1 principal/supervisory exam, 3 general industry/product exams, and 0 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination	Series 26	03/01/1985

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Registered Representative Examination	Series 1	09/20/1972

State Securities Law Exams

	Exam	Category	Date
	No information reported.		

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/.

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Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	04/1977 - 01/1981	WESTAMERICA FINANCIAL CORPORATION	883	
B	09/1972 - 04/1977	WADDELL & REED, INC.	866	

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
03/1982 - Present	PFS Investments Inc.	Sales	Y	Albany, GA, United States
01/1980 - Present	Primerica Financial Services	Sales	Y	Albany, 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.

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.

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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.
   -

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
Regulatory Event	0	1	0
Judgment/Lien	4	N/A	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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:	Other: N/A
Date Initiated:	05/10/2016
Docket/Case Number:	2015046768601
Employing firm when activity occurred which led to the regulatory action:	PFS Investments Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Dineen consented to the sanction and to the entry of findings that he failed to timely amend his Form U4 to report a State of Georgia tax lien entered against him and a series of federal tax liens. The findings stated that together all of the untimely disclosed liens with interest totaled over $2 million.
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:	05/10/2016
Sanctions Ordered:	Suspension Other: In light of Dineen's financial status, no monetary sanction has been imposed.
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?	

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(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 months
Start Date:	06/06/2016
End Date:	08/05/2016

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Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	05/10/2016
Docket/Case Number:	2015046768601
Employing firm when activity occurred which led to the regulatory action:	PFS INVESTMENTS INC.
Product Type:	No Product
Allegations:	WITHOUT ADMITTING OR DENYING THE FINDINGS, I CONSENTED TO THE SANCTION AND TO THE ENTRY OF FINDINGS THAT I FAILED TO TIMELY AMEND MY FORM U4 TO REPORT A STATE OF GEORGIA TAX LIEN ENTERED AGAINST ME AND A SERIES OF FEDERAL TAX LIENS. THE FINDINGS STATED THAT TOGETHER ALL OF THE UNTIMELY DISCLOSED LIENS WITH INTEREST TOTALED OVER $2 MILLION.
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:	05/10/2016
Sanctions Ordered:	Suspension Other: IN LIGHT OF DINEEN'S FINANCIAL STATUS, NO MONTEARY SANCTION HAS BEEN IMPOSED.
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	TWO MONTHS

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Start Date: 06/06/2016

End Date: 08/05/2016

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Judgment / Lien

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

Disclosure 1 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$1,954,761.55
Judgment/Lien Type:	Tax
Date Filed with Court:	04/28/2021
Date Individual Learned:	07/13/2021
Type of Court:	State Court
Name of Court:	CLERK OF SUPERIOR COURT
Location of Court:	GLYNN, GA
Docket/Case #:	BK283PG353
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$1,400,512.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/11/2011
Date Individual Learned:	10/11/2011
Type of Court:	N/A
Name of Court:	N/A
Location of Court:	N/A
Docket/Case #:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	2011 FEDERAL TAX LIEN

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Disclosure 3 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$1,411,500.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/19/2010
Date Individual Learned:	10/19/2010
Type of Court:	N/A
Name of Court:	N/A
Location of Court:	N/A
Docket/Case #:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	LIEN ALSO FILED IN DOUGHERTY COUNTY ON 4-6-12 BK 393 PG 85 FOR $167682.00. ALSO FILED IN GLYNN COUNTY ON 4-2-18 BK 226 PG 457 FOR $1958705.55 ABSTRACT FILED IN GLYNN COUNTY ON 2-14-19 CASE #2:18-CV-00131-LGW-BWC FOR $2236080.65. ALL FOR TAX YEAR 2008.

Disclosure 4 of 4

Reporting Source:	Broker
Judgment/Lien Holder:	STATE OF GEORGIA-DEPARTMENT OF REVENUE
Judgment/Lien Amount:	$359,071.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/02/2010
Date Individual Learned:	08/02/2010
Type of Court:	N/A
Name of Court:	N/A
Location of Court:	N/A
Docket/Case #:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	2010 STATE TAX LIEN

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End of Report

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