BrokerCheck Report

Zachary A Cooper

CRD# 8014965

Section Title	Page(s)

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.

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.

Zachary A. Cooper

CRD# 8014965

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

IA **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
9981 SILVERDALE WAY NW
SILVERDALE, WA 98383
CRD# 7691
Registered with this firm since: 01/20/2025

B **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
9981 SILVERDALE WAY NW
SILVERDALE, WA 98383
CRD# 7691
Registered with this firm since: 01/01/2025

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:

- 6 Self-Regulatory Organizations
- 6 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? **No**

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 6 SROs and is licensed in 6 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK**
NEW YORK, NY 10036

Firm CRD#: **7691**

	SRO	Category	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	01/01/2025
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	01/01/2025
B	Cboe Exchange, Inc.	General Securities Representative	Approved	01/01/2025
B	FINRA	General Securities Representative	Approved	01/01/2025
B	Nasdaq Stock Market	General Securities Representative	Approved	01/01/2025
B	New York Stock Exchange	General Securities Representative	Approved	01/01/2025

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	03/19/2025
B	Florida	Agent	Approved	03/19/2025
B	Idaho	Agent	Approved	03/19/2025
B	Oregon	Agent	Approved	03/19/2025
B	Texas	Agent	Approved	03/19/2025
IA	Texas	Investment Adviser Representative	Approved	03/19/2025
B	Washington	Agent	Approved	01/20/2025

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	Washington	Investment Adviser Representative	Approved	01/20/2025

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
9981 SILVERDALE WAY NW
SILVERDALE, WA 98383

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	General Securities Representative Examination	Series 7TO	12/28/2024
B	Securities Industry Essentials Examination	SIE	11/22/2024

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	01/17/2025

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
01/2025 - Present	Bank of America, N.A.	Financial Solutions Advisor Stage I - Registration candidate	Y	Silverdale, WA, United States
11/2024 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Solutions Advisor Stage I - Registration candidate	Y	Silverdale, WA, United States
09/2024 - 11/2024	Friends of Bainbridge Island High School Sailing	Assistant Sailing Coach for the Bainbridge High School Sailing Team	N	Bainbridge Island, WA, United States
09/2024 - 10/2024	Bainbridge Island Parks and Recreation	Sailing Camp Instructor	N	Bainbridge Island, WA, United States
06/2024 - 09/2024	Port Madison Yacht Club	Summer Race Team Coach and Sail School Instructor	N	Bainbridge Island, WA, United States
02/2024 - 06/2024	Unemployed	Period of Unemployment while finishing college and moving to Washington	N	Honolulu, HI, United States
08/2020 - 05/2024	University of Hawaii at Manoa	Full-Time Student	N	Honolulu, HI, United States
08/2023 - 02/2024	Waialae Country Club	Restaurant Server	N	Honolulu, HI, United States
07/2023 - 08/2023	Poulsbo Yacht Club	Sailing Camp Instructor	N	Poulsbo, WA, United States

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
06/2023 - 07/2023	Port Madison Yacht Club	Sailing Camp Instructor	N	Bainbridge Island, WA, United States
06/2023 - 06/2023	Islandwood	Server / Bartender	N	Bainbridge Island, WA, United States
05/2023 - 06/2023	Unemployed	Unemployed while moving from Hawaii to Washington for the summer	N	Honolulu, HI, United States
03/2023 - 05/2023	Waialae Country Club	Restaurant Server	N	Honolulu, HI, United States
01/2023 - 03/2023	The North Face	Sales Associate	N	Honolulu, HI, United States
05/2022 - 01/2023	Unemployed	Unemployed while traveling to Australia for the summer, then during my fall semester at the University of Hawaii	N	Honolulu, HI, United States
06/2021 - 05/2022	The Cheesecake Factory	Host, Cashier, To-Go Bagger, Food Runner	N	Honolulu, HI, United States
08/2020 - 06/2021	Unemployed	Unemployed while beginning college	N	Honolulu, HI, United States
06/2020 - 08/2020	Corinthian Yacht Club of Seattle	Summer Sailing Instructor	N	Seattle, WA, United States
08/2019 - 06/2020	Unemployed	Unemployed while studying at Bainbridge High School	N	Bainbridge Island, WA, United States
09/2016 - 06/2020	Bainbridge High School	Full-Time Student	N	Bainbridge Island, WA, United States
06/2019 - 08/2019	Corinthian Yacht Club of Seattle	Summer Sailing Instructor	N	Seattle, WA, United States
08/2018 - 06/2019	Unemployed	Unemployed while studying at Bainbridge High School	N	Bainbridge Island, WA, United States
06/2018 - 08/2018	Corinthian Yacht Club of Seattle	Sailing Camp Instructor	N	Seattle, WA, United States

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
08/2012 - 06/2018	Unemployed	Unemployed	N	Bainbridge Island, WA, United States
09/2012 - 06/2016	Woodward Middle School	Full-Time Student	N	Bainbridge Island, WA, 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.

I*2249333, Entity Type: Entity Charitable, Name of OBA: Friends of Bainbridge Island High School Sailing, Address: Bainbridge Island, Washington, 98110, Investment Related: N, Position, Title, Association: ["Employee"], Employee State Date: 03/22/2025, No Hours: 8 Monthly, No Hours during Trading: 0 Monthly, Duties: Assistant coach of the Bainbridge High School Sailing Team

End of Report

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