BrokerCheck Report

DENNIS MICHAEL ZATOR

CRD# 812662

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

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.

DENNIS M. ZATOR

CRD# 812662

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

IA **NFSG CORPORATION**
HEATH, TX
CRD# 130814
Registered with this firm since: 07/06/2010

B **NEWBRIDGE SECURITIES CORPORATION**
1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432
CRD# 104065
Registered with this firm since: 07/06/2010

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:

- 2 Self-Regulatory Organizations
- 9 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 6 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

IA **CHICAGO INVESTMENT GROUP ADVISORS, LLC**
CRD# 148188
CHICAGO, IL
12/2009 - 07/2010

B **CHICAGO INVESTMENT GROUP, LLC**
CRD# 11853
CHICAGO, IL
11/2009 - 07/2010

IA **OPPENHEIMER & CO. INC.**
CRD# 249
NEW YORK, NY
05/2003 - 11/2009

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	3
Termination	1

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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 2 SROs and is licensed in 9 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **NEWBRIDGE SECURITIES CORPORATION**

Main Office Address: **1200 NORTH FEDERAL HIGHWAY**
SUITE 400
BOCA RATON, FL 33432

Firm CRD#: **104065**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	07/06/2010
B	FINRA	Investment Banking Representative	Approved	07/06/2010
B	Nasdaq Stock Market	General Securities Representative	Approved	09/13/2011

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	07/08/2010
B	Florida	Agent	Approved	07/21/2014
B	Illinois	Agent	Approved	07/06/2010
B	Indiana	Agent	Approved	07/23/2010
B	Missouri	Agent	Approved	07/07/2010
B	Oregon	Agent	Approved	06/08/2020
B	South Dakota	Agent	Approved	08/16/2022
B	Texas	Agent	Approved	07/07/2010
B	Washington	Agent	Approved	03/28/2017

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Broker Qualifications

Employment 1 of 2, continued

Branch Office Locations

NEWBRIDGE SECURITIES CORPORATION
1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432

Employment 2 of 2

Firm Name: **NFSG CORPORATION**

Main Office Address: **1200 NORTH FEDERAL HIGHWAY**
SUITE 400
BOCA RATON, FL 33432

Firm CRD#: **130814**

	U.S. State/ Territory	Category	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	07/06/2010
IA	Texas	Investment Adviser Representative	Restricted Approval	04/12/2018

Branch Office Locations

1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432

HEATH, TX

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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, 6 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Investment Banking Registered Representative Examination	Series 79TO	01/02/2023
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Foreign Currency Options Examination	Series 15	10/30/1985
B	Interest Rate Options Examination	Series 5	11/12/1981
B	AMEX Put and Call Exam	PC	09/01/1977
B	General Securities Representative Examination	Series 7	09/20/1975

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	05/23/2003
B	Uniform Securities Agent State Law Examination	Series 63	07/10/1979

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
IA	12/2009 - 07/2010	CHICAGO INVESTMENT GROUP ADVISORS, LLC	148188	CHICAGO, IL
B	11/2009 - 07/2010	CHICAGO INVESTMENT GROUP, LLC	11853	CHICAGO, IL
IA	05/2003 - 11/2009	OPPENHEIMER & CO. INC.	249	CHICAGO, IL
B	01/2003 - 11/2009	OPPENHEIMER & CO. INC.	249	CHICAGO, IL
B	08/1998 - 01/2003	CIBC WORLD MARKETS CORP.	630	NEW YORK, NY
B	07/1979 - 08/1998	BEAR, STEARNS & CO. INC.	79	NEW YORK, NY
B	09/1977 - 07/1979	BACHE HALSEY STUART SHIELDS INCORPORATED	7471	
B	08/1976 - 09/1977	BACHE HALSEY STUART INC.	7238	
B	02/1976 - 08/1976	BACHE & CO INCORPORATED	7058	
B	09/1975 - 02/1976	BACHE & CO., INCORPORATED	66	

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
07/2010 - Present	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	CHICAGO, IL, 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.

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Registration and Employment History

Other Business Activities, continued

No information reported.

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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:**
    - 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
Regulatory Event	0	3	0
Termination	N/A	1	N/A

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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 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Revocation
Date Initiated:	09/05/2012
Docket/Case Number:	1200290
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Allegations:	DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.
Current Status:	Final
Resolution:	HEIGNTENED SUPERVISION

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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:	10/24/2012
Sanctions Ordered:	Undertaking Other: HEIGHTENED SUPERVISION
Regulator Statement	IF YOU HAVE ANY QUESTIONS PLEASE CONTACT ENFORCEMENT ATTORNEY CHERYL GOSS WEISS @ 312-793-3384

Reporting Source:	Broker
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Revocation
Date Initiated:	09/05/2012
Docket/Case Number:	1200290
Employing firm when activity occurred which led to the regulatory action:	OPPENHEIMER & CO., INC.
Product Type:	No Product
Allegations:	DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.
Current Status:	Final
Resolution:	HEIGHTENED SUPERVISION
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:	10/24/2012
Sanctions Ordered:	Undertaking

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	Other: HEIGHTENED SUPERVISION
Broker Statement	IN FINRA PROCEEDING NO. 2009020519501 (THE "FINRA PROCEEDING"), MR. ZATOR CONSENTED TO, WITHOUT ADMITTING OR DENYING, CERTAIN FINDINGS RELATING TO HIS RECEIPT OF A LOAN FROM HIS BEST FRIEND AND HIS COUSIN -- BOTH OF WHOM HAPPENED TO BE CLIENTS OF THE BROKER-DEALER WITH WHICH MR. ZATOR WAS ASSOCIATED AT THE TIME -- WITHOUT OBTAINING WRITTEN APPROVAL FOR THE LOANS FROM THE BROKER-DEALER. THE PRESENT ILLINOIS MATTER WAS PREMISED SOLELY ON THE FINDINGS IN THE FINRA PROCEEDING, AND DID NOT MAKE ANY NEW OR DIFFERENT ALLEGATIONS REGARDING MR. ZATOR. AS SUCH, MR. ZATOR AGREED TO RESOLVE THE ILLINOIS MATTER BY WAY OF A CONSENT ORDER OF DISMISSAL, IN WHICH THE SECRETARY OF STATE OF ILLINOIS DISMISSED THE NOTICE OF HEARING THAT INITIATED THE MATTER, AND MR. ZATOR UNDERTOOK TO BE SUBJECT TO HEIGHTENED SUPERVISION TAILORED TO THE ALLEGATIONS IN THE FINRA PROCEEDING, FOR A PERIOD OF ONE YEAR (EXPIRING ON OCTOBER 30, 2013).

Disclosure 2 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Revocation
Date Initiated:	10/02/2012
Docket/Case Number:	1200320
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Allegations:	DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.
Current Status:	Final
Resolution:	Stipulation and Consent

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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:	10/24/2012
Sanctions Ordered:	Undertaking Other: HEIGHTENED SUPERVISION
Regulator Statement	IF YOU HAVE ANY QUESTIONS PLEASE CONTACT CHERYL GOSS WEISS @312-793-3384

Reporting Source:	Broker
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Revocation
Date Initiated:	10/02/2012
Docket/Case Number:	1200320
Employing firm when activity occurred which led to the regulatory action:	OPPENHEIMER & CO., INC.
Product Type:	No Product
Allegations:	DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.
Current Status:	Final
Resolution:	Stipulation and Consent
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:	10/24/2012
Sanctions Ordered:	Undertaking

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	Other: HEIGHTENED SUPERVISION
Broker Statement	IN FINRA PROCEEDING NO. 2009020519501 (THE "FINRA PROCEEDING"), MR. ZATOR CONSENTED TO, WITHOUT ADMITTING OR DENYING, CERTAIN FINDINGS RELATING TO HIS RECEIPT OF A LOAN FROM HIS BEST FRIEND AND HIS COUSIN -- BOTH OF WHOM HAPPENED TO BE CLIENTS OF THE BROKER-DEALER WITH WHICH MR. ZATOR WAS ASSOCIATED AT THE TIME -- WITHOUT OBTAINING WRITTEN APPROVAL FOR THE LOANS FROM THE BROKER-DEALER. THE PRESENT ILLINOIS MATTER WAS PREMISED SOLELY ON THE FINDINGS IN THE FINRA PROCEEDING, AND DID NOT MAKE ANY NEW OR DIFFERENT ALLEGATIONS REGARDING MR. ZATOR. AS SUCH, MR. ZATOR AGREED TO RESOLVE THE ILLINOIS MATTER BY WAY OF A CONSENT ORDER OF DISMISSAL, IN WHICH THE SECRETARY OF STATE OF ILLINOIS DISMISSED THE NOTICE OF HEARING THAT INITIATED THE MATTER, AND MR. ZATOR UNDERTOOK TO BE SUBJECT TO HEIGHTENED SUPERVISION TAILORED TO THE ALLEGATIONS IN THE FINRA PROCEEDING, FOR A PERIOD OF ONE YEAR (EXPIRING ON OCTOBER 30, 2013).

Disclosure 3 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	12/09/2011
Docket/Case Number:	2009020519501
Employing firm when activity occurred which led to the regulatory action:	OPPENHEIMER & CO., INC.
Product Type:	No Product
Allegations:	FINRA RULE 2010, NASD RULES 2110, 2370 - DENNIS ZATOR BORROWED $40,000 FROM A RELATIVE AND $90,000 FROM A FRIEND, BOTH MEMBER FIRM CUSTOMERS WHOSE ACCOUNTS HE SERVICED, WITHOUT HIS FIRM'S APPROVAL PRIOR TO THE LOANS. AT THE TIME OF THE LOANS, ZATOR'S FIRM DID NOT HAVE WRITTEN SUPERVISORY PROCEDURES THAT ALLOWED REGISTERED REPRESENTATIVES TO BORROW FROM CUSTOMERS. ZATOR COMPLETED BRANCH OFFICE QUESTIONNAIRES IN WHICH HE FALSELY RESPONDED THAT HE HAD NOT MADE LOANS TO, OR BORROWED MONEY FROM, ANY CUSTOMER.

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Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
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:	05/31/2012
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
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:	ANY CAPACITY
Duration:	30 DAYS
Start Date:	07/02/2012
End Date:	07/31/2012

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Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00
Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	06/19/2012
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, ZATOR CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $2,500 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 30 DAYS. THE SUSPENSION IS IN EFFECT FROM JULY 2, 2012 THROUGH JULY 31, 2012. FINE PAID IN FULL ON JUNE 19, 2012.

Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	12/09/2011
Docket/Case Number:	2009020519501
Employing firm when activity occurred which led to the regulatory action:	OPPENHEIMER & CO.INC.
Product Type:	No Product
Allegations:	FINRA RULE 2010, NASD RULES 2110, 2370 - DENNIS ZATOR BORROWED $40,000 FROM A RELATIVE AND $90,000 FROM A FRIEND, BOTH MEMBER FIRM CUSTOMERS WHOSE ACCOUNTS HE SERVICED, WITHOUT HIS FIRM'S APPROVAL PRIOR TO THE LOANS. AT THE TIME OF THE LOANS, ZATOR'S FIRM DID NOT HAVE WRITTEN SUPERVISORY PROCEDURES THAT

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	ALLOWED REGISTERED REPRESENTATIVES TO BORROW FROM CUSTOMERS. ZATOR COMPLETED BRANCH OFFICE QUESTIONNAIRES IN WHICH HE FALSELY RESPONDED THAT HE HAD NOT MADE LOANS TO, OR BORROWED MONEY FROM, ANY CUSTOMER.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
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:	05/31/2012
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	30 DAYS
Start Date:	07/02/2012
End Date:	07/31/2012
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00
Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

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Broker Statement

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, MR. ZATOR CONSENTED TO THE DESCRIBED SANCTIONS AND FINDINGS, IN ADDITION, THE LOANS THAT MR. ZATOR ACCEPTED CAME FROM HIS LIFELONG FRIEND/COLLEGE ROOMMATE, AND HIS FIRST COUSIN, NEITHER OF WHOM SUPPORTED THE COMMENCEMENT OF AN ACTION AGAINST MR. ZATOR, NOR ASSERTED ANY COMPLAINT AGAINST HIM.

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Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Broker
Employer Name:	OPPENHEIMER
Termination Type:	Voluntary Resignation
Termination Date:	11/13/2009
Allegations:	FIRM OPENED INTERNAL INVESTIGATION AFTER IT WAS DISCLOSED THAT THE REP. BORROWED MONIES FROM AN IMMEDIATE FAMILY MEMBER AND A LIFE LONG FRIEND IN 2007 WHO ALSO HAPPENED TO BE CLIENTS OF THE REP.
Product Type:	No Product

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End of Report

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