

BrokerCheck Report

CRAIG DAVID DIMA

CRD# 2314389

Report #74254-27852, data current as of Friday, August 19, 2016.

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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 <http://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.

**CRAIG D. DIMA**

CRD# 2314389

Currently employed by and registered with the following Firm(s):**K.C. WARD FINANCIAL**4175 VETERANS MEMORIAL HWY
SUITE 300

RONKONKOMA, NY 11779

CRD# 145135

Registered with this firm since: 09/28/2009

K.C. WARD FINANCIAL4175 VETERANS MEMORIAL HWY
SUITE 300

RONKONKOMA, NY 11779

CRD# 145135

Registered with this firm since: 09/28/2009

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
- 29 U.S. states and territories

This broker has passed:

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

Registration History**This broker was previously registered with the following securities firm(s):****AMERICAN CAPITAL PARTNERS, LLC**

CRD# 119249

HAUPPAUGE, NY

11/2008 - 10/2009

ANDREW GARRETT INC.

CRD# 29931

NEW YORK, NY

11/2004 - 11/2008

LH ROSS & COMPANY, INC.

CRD# 37920

BOCA RATON, FL

05/2003 - 12/2004

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	2
Criminal	1
Investigation	1
Customer Dispute	5
Termination	2
Judgment/Lien	1



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

Employment 1 of 1

Firm Name: **K.C. WARD FINANCIAL**
 Main Office Address: **4175 VETERANS MEMORIAL HWY
 SUITE 300
 RONKONKOMA, NY 11779**
 Firm CRD#: **145135**

SRO	Category	Status	Date
FINRA	General Securities Principal	APPROVED	09/28/2009
FINRA	General Securities Representative	APPROVED	09/28/2009
FINRA	Investment Banking Representative	APPROVED	12/17/2009
FINRA	Operations Professional	APPROVED	11/08/2011

U.S. State/ Territory	Category	Status	Date	U.S. State/ Territory	Category	Status	Date
Arizona	Agent	APPROVED	09/28/2009	Kansas	Agent	APPROVED	08/21/2012
Arkansas	Agent	APPROVED	06/10/2013	Louisiana	Agent	APPROVED	09/28/2009
California	Agent	APPROVED	10/08/2009	Massachusetts	Agent	APPROVED	09/28/2009
Colorado	Agent	APPROVED	07/11/2012	Michigan	Agent	APPROVED	09/28/2009
Connecticut	Agent	APPROVED	10/05/2009	Minnesota	Agent	APPROVED	09/28/2009
Florida	Agent	APPROVED	09/28/2009	Nevada	Agent	APPROVED	09/28/2009
Georgia	Agent	APPROVED	09/28/2009	New Jersey	Agent	APPROVED	09/14/2012
Illinois	Agent	APPROVED	09/28/2009	New Mexico	Agent	APPROVED	09/28/2009
Indiana	Agent	APPROVED	10/29/2009	New York	Agent	APPROVED	09/28/2009
Iowa	Agent	APPROVED	10/19/2009	North Carolina	Agent	APPROVED	09/28/2009



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
Ohio	Agent	APPROVED	09/28/2009
Oklahoma	Agent	APPROVED	09/28/2009
Oregon	Agent	APPROVED	09/28/2009
Pennsylvania	Agent	APPROVED	09/28/2009
South Carolina	Agent	APPROVED	09/29/2009
South Dakota	Agent	APPROVED	06/04/2013
Texas	Agent	APPROVED	09/28/2009
Washington	Agent	APPROVED	09/28/2009
Wisconsin	Agent	APPROVED	09/28/2009

Branch Office Locations

K.C. WARD FINANCIAL
 4175 VETERANS MEMORIAL HWY
 SUITE 300
 RONKONKOMA, NY 11779



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.

This individual has passed 1 principal/supervisory exam, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	02/21/2000

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	05/05/1994

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	05/17/1994

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
11/2008 - 10/2009	AMERICAN CAPITAL PARTNERS, LLC	119249	HAUPPAUGE, NY
11/2004 - 11/2008	ANDREW GARRETT INC.	29931	NEW YORK, NY
05/2003 - 12/2004	LH ROSS & COMPANY, INC.	37920	BOCA RATON, FL
10/2002 - 05/2003	HARRISON SECURITIES, INC.	14103	PORT WASHINGTON, NY
06/2001 - 10/2002	FIRST MONTAUK SECURITIES CORP.	13755	RED BANK, NJ
11/2000 - 05/2001	STERLING FINANCIAL INVESTMENT GROUP, INC.	41506	BOCA RATON, FL
04/1999 - 11/2000	JOSEPH CHARLES & ASSOC., INC.	3949	BOCA RATON, FL
02/1998 - 05/1998	SCHNEIDER SECURITIES, INC.	16434	DENVER, CO
11/1997 - 02/1998	ASH FINANCIAL CORP.	24990	GREAT NECK, NY
11/1997 - 01/1998	IAR SECURITIES CORP.	5155	NEW YORK, NY
08/1997 - 08/1997	LA JOLLA CAPITAL CORPORATION	24341	SAN DIEGO, CA
02/1997 - 07/1997	LEW LIEBERBAUM & CO., INC.	17341	GARDEN CITY, NY
11/1996 - 01/1997	FOSTER JEFFRIES CO., INC.	30144	WESTBURY, NY
08/1996 - 10/1996	ANDREW, ALEXANDER, WISE & COMPANY INCORPORATED	37710	NEW YORK, NY
05/1995 - 08/1996	MEYERS POLLOCK ROBBINS, INC.	13436	NEW YORK, NY
01/1995 - 06/1995	RM STARK & CO INC.	7612	DELRAY BEACH, FL
05/1994 - 02/1995	LEW LIEBERBAUM & CO., INC.	17341	GARDEN CITY, NY

Employment History



Registration and Employment History

Employment History, continued

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 Dates	Employer Name	Employer Location
09/2009 - Present	K.C. WARD FINANCIAL	RONKONKOMA, NY
11/2008 - 09/2009	AMERICAN CAPITAL PARTNERS, LLC	HAUPPAUGE, NY
11/2004 - 11/2008	ANDREW GARRETT, INC.	MELVILLE, NY

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.
 -
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	2	0



Criminal	0	1	0
Customer Dispute	1	4	N/A
Investigation	1	N/A	N/A
Termination	N/A	2	N/A
Judgment/Lien	1	N/A	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.

Regulatory - Final

This type of disclosure event may involves (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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	SC Securities Division
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/20/1998
Docket/Case Number:	98139
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	Applicant filed a materially incomplete application
Current Status:	Final
Resolution:	Order
Resolution Date:	05/20/1998



Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: After notification, applicant failed to provide a completed application

Regulator Statement CONTACT: SC SECURITIES DIVISION 803-734-4731

Reporting Source: Broker

Regulatory Action Initiated By: S.C. SECURITIES DIVISION

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/20/1998

Docket/Case Number: 98139

Employing firm when activity occurred which led to the regulatory action: SCHNEIDER SECURITIES

Product Type: Equity - OTC

Other Product Type(s):

Allegations: APPLICANT FILED A MATERIALLY INCOMPLETE APPLICATION WHILE EMPLOYED AT SCHNEIDER SECURITIES.

Current Status: Final

Resolution: Order

Resolution Date: 05/20/1998

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: AFTER NOTIFICATION, APPLICANT FAILED TO PROVIDE A COMPLETED APPLICATION. ORDER OF DENIAL.

Broker Statement THE ADMINISTATOR AT SCHNEIDER NEVER SENT OR TOLD ME ABOUT THE ADDITIONAL PAPERWORK REQUESTED BY SOUTH CAROLINA, THEREFORE, I NEVER SENT IT. I ONLY FOUND OUT ABOUT THIS WHEN I LEFT SCHNEIDER. I WOULD LIKE TO RESOLVE THIS ISSUE WITH SOUTH CAROLINA.



Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 01/20/1997

Docket/Case Number: C10960196

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 01/20/1997

Sanctions Ordered: Censure
Monetary/Fine \$2,500.00

Other Sanctions Ordered:

Sanction Details:

Regulator Statement ON JANUARY 20, 1997, DISTRICT NO. 10 NOTIFIED CRAIG DIMA THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C10960196 WAS ACCEPTED; THEREFORE, RESPONDENT DIMA IS CENSURED AND FINED \$2,500 - (NASD RULE 2110 - RESPONDENT DIMA FAILED TO DISCLOSE A CONVICTION ON HIS FORM U4).

\$2,500.00 CREDIT ON 3/13/97, INVOICE #97-10-120



Reporting Source: Broker

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Censure

Other Sanction(s) Sought:

Date Initiated: 01/20/1997

Docket/Case Number: C10960196

Employing firm when activity occurred which led to the regulatory action: LEW LEIBERBAUM

Product Type: Equity - OTC

Other Product Type(s):

Allegations: MR DIMA FAILED TO DISCLOSE A CONVICTION ON HIS U4

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 01/20/1997

Sanctions Ordered: Censure
Monetary/Fine \$2,500.00

Other Sanctions Ordered:

Sanction Details: MR DIMA SIGNED A LETTER OF ACCEPTANCE WAIVER AND CONSENT NO C10960196 WHICH WAS ACCEPTED ON 1/30/97 MR DIMA WAS SENSURED AND FINED \$2500

Broker Statement NOT PROVIDED



Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Court Details:	FIRST DISTRICT COURT OF NASSAU NEW YORK Not Provided
Charge Date:	11/06/1993
Charge Details:	I WAS IN THE COMPANY OF AN INDIVIDUAL WHO WAS IN THE COMPANY OF AN INDIVIDUAL WHO WAS IN THE POSSESSION OF DELICATESSAN FOOD THAT WAS NOT PAID FOR
Felony?	No
Current Status:	Final
Status Date:	01/11/1994
Disposition Details:	THE CHARGES WERE REDUCED FROM PETIT LARCENY 9SOC #155.25) TO ATTEMPTED PETIT LARCENY 9SEC #110-155.25) WHICH IS A CLASS A MISDEMEANOR
Broker Statement	Not Provided



Investigation

This type of disclosure event involves any ongoing formal investigation by an entity such as a grand jury state or federal agency, self-regulatory organization or foreign regulatory authority. Subpoenas, preliminary or routine regulatory inquiries, and general requests by a regulatory entity for information are not considered investigations and therefore are not included in a BrokerCheck report.

Disclosure 1 of 1

Reporting Source:	Broker
Initiated By:	FINRA
Notice Date:	05/11/2016
Details:	Received written notice from FINRA Exam. # 20150464407, that the applicant is subject of an investigation.
Is Investigation pending?	Yes
Broker Statement	Applicant vehemently denies any all allegations.



Customer Dispute - Award/Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	STERLING FINANCIAL INVESTMENT GROUP, INC.
Allegations:	BREACH OF CONTRACT; MISREPRESENTATION; MARGIN CALL; EXECUTIONS-INCORRECT QUANTITY
Product Type:	Other
Other Product Type(s):	COMMON STOCK
Alleged Damages:	\$4,999.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #02-00219
Date Notice/Process Served:	01/14/2002
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	08/09/2002
Disposition Detail:	RESPONDENT IS JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO CLAIMANTS \$3,290.61 IN COMPENSATORY DAMAGES.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	STERLING FINANCIAL INVESTMENT GROUP
Allegations:	CLIENT CLAIMS UNAUTHORIZED USE OF MARGIN
Product Type:	Equity - OTC
Alleged Damages:	\$11,700.00



Customer Complaint Information

Date Complaint Received: 02/27/2001
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 01/14/2002

Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD, CASE # 02-00219](#)

Date Notice/Process Served: 01/14/2002
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 08/09/2002
Monetary Compensation Amount: \$4,999.00
Individual Contribution Amount: \$3,290.61

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: STERLING FINANCIAL INVESTMENT GROUP
Allegations: CUSTOMER CLAIMS UNAUTHORIZED USE OF MARGIN
Product Type: Equity - OTC
Alleged Damages: \$11,700.00

Customer Complaint Information

Date Complaint Received: 02/27/2001
Complaint Pending? No



Status:	Settled
Status Date:	10/01/2002
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD CASE 02-00219
Date Notice/Process Served:	02/22/2002
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	02/22/2002
Monetary Compensation Amount:	\$3,290.61
Individual Contribution Amount:	\$0.00
Broker Statement	CLAIM WAS WITHOUT MERIT



Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIRST MONTAUK SECURITIES CORP.
Allegations:	CLAIMANT ALLEGES UNSUITABILITY AND UNAUTHORIZED TRADING
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$99,000.00

Customer Complaint Information

Date Complaint Received:	08/31/2004
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	08/31/2004
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION #04-06043
Date Notice/Process Served:	08/31/2004
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/03/2005
Monetary Compensation Amount:	\$14,999.00
Individual Contribution Amount:	\$0.00

**Firm Statement**

THE ALLEGATIONS ARE DENIED. THE CUSTOMER WAS SUITABLE FOR THE TRADING IN THE ACCOUNT AND AUTHORIZED ALL TRANSACTIONS.

THE MATTER WAS SETTLED FOR A RELATIVELY NOMINAL AMOUNT SO AS TO AVOID THE TIME AND EXPENSE OF LITIGATION AND NOT AS AN ADMISSION OF LIABILITY. THE REPRESENTATIVES PORTION OF THE SETTLEMENT IS STILL TO BE DETERMINED.

Reporting Source:

Broker

Employing firm when activities occurred which led to the complaint:

FIRST MONTAUK SECURITIES CORP.

Allegations:

CLAIMANT ALLEGES UNSUITABILITY AND UNAUTHORIZED TRADING

Product Type:

Equity Listed (Common & Preferred Stock)

Alleged Damages:

\$99,000.00

Customer Complaint Information**Date Complaint Received:**

08/31/2004

Complaint Pending?

No

Status:

Arbitration/Reparation

Status Date:

08/31/2004

Settlement Amount:**Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:**

NASD ARBITRATION #04-06043

Date Notice/Process Served:

08/31/2004

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

05/03/2005

Monetary Compensation Amount:

\$14,999.00



Individual Contribution Amount: \$0.00

Broker Statement THE ALLEGATIONS ARE DENIED. THE CUSTOMER WAS SUITABLE FOR THE TRADING IN THE ACCOUNT AND AUTHORIZED ALL TRANSACTIONS.



Customer Dispute - Closed-No Action/Withdrawn/Dismissed/Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOSEPH CHARLES & ASSOCIATES

Allegations: CLIENT REFERENCES SEVERAL EVENTS BETWEEN JUNE AND NOVEMBER 2000 WHEN MESSRS. DIMA AND KIMMEL ENGAGED IN UNAUTHORIZED TRADES IN VITECH AND NAVIDEC. FAILED TO FOLLOW INSTRUCTIONS IN MARGIN CALL SELL OUTS

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 12/05/2000

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/20/2001

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement COMPENSATORY DAMAGES WERE NOT SPECIFIED.

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOSEPH CHARLES & ASS. INC.

Allegations: 8/17 SOLD 1000 SHARES OF DELL AND 8/24 BOUGHT 1000 SHARES OF CUSTOMTRACKS. 8/31 BOUGHT 300 SHARES OF CUSTOMTRACKS.



CLIENT CLAIMS THAT THEY WERE UNAUTHORIZED.

Product Type: Equity - OTC

Alleged Damages: \$16,000.00

Customer Complaint Information

Date Complaint Received: 09/03/1999

Complaint Pending? No

Status: Denied

Status Date: 09/20/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement COMPLAINT WAS FOUND TO BE WITHOUT MERRIT. COMPLAINT WAS DENIED.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	KC WARD FINANCIAL
Allegations:	ACCOUNT LOSSES COVERING PERIOD 2012 THROUGH MAY 2014. CUSTOMER CLAIMS BROKER PURSUED INVESTMENT STRATEGIES THAT WERE NOT IN LINE WITH CUSTOMERS NEEDS. BROKER DENIES ALL CLAIMS.
Product Type:	Equity-OTC Options
Alleged Damages:	\$100,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	ARB. # 14-02955
Date Notice/Process Served:	11/10/2014
Arbitration Pending?	Yes
Broker Statement	BROKER DENIES ALL ALLEGATION. CUSTOMER APPROVED ALL TRANSACTIONS IN ACCOUNT, SIGNED APPROPRIATE MARGIN AGREEMENTS.



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 2

Reporting Source:	Broker
Employer Name:	STERLING FINANCIAL INVESTMENT GROUP
Termination Type:	Voluntary Resignation
Termination Date:	04/25/2001
Allegations:	PAUL DALY & CRAIG DIMA PURCHASED 10000 SHARES OF NETA IN ERROR IN A CLIENT'S ACCOUNT WHO THEN STATED THAT HE COULD NOT AFFORD TO PAY FOR THE PURCHASE.PAUL DALY & CRAIG DIMA THEN TRIED TO REBILL THE PURCHASE INTO AN EMPLOYEE RELATED ACCOUNT. PAUL DALY & CRAIG DIMA INTENDED TO SHARE PROFITS WITH THE EMPLOYEE WHOSE ACCOUNT THEY REBILLED THE PURCHASE TO. ADDITIONALLY, PAUL DALY LEFT OWING THE FIRM \$12437.25.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Types:	
Broker Statement	THE ALLEGATIONS BY STERLING ARE FALSE. A CLIENT WAS UNABLE TO PAY FOR A TRADE. THE TRADE WAS PROFITABLE. A DIRECTOR OF STERLING ORDERED MR. DALE & MR DIMA TO CANCEL AND REBILL THE TRADE INTO HIS ACCOUNT. MR. GOLEMBE APPROVED THE TRANSACTION. WHEN MR. DIMA & MR. DALY REFUSED TO SIGN A COVENANT NOT TO COMPETE WHEN THEY RESIGNED, MR. GOLEMBE STATED HE WOULD FILE A FALSE CHARGE ON THE U5.

Disclosure 2 of 2

Reporting Source:	Broker
Employer Name:	MEYERS POLLOCK ROBBINS, INC.
Termination Type:	Permitted to Resign
Termination Date:	07/15/1996
Allegations:	N/A TRANSACTIONED SECURITIES BUSINESS IN STATE OF WISCONSIN WITHOUT PROPER REGISTRATION. I VOLUNTARILY RESIGNED FROM MYERS POLLOCK ROBBINS, THEY STATE ON MY U-5 I WAS PENDING



INTERNAL REVIEW. AFTER CONSULTING WITH MY ATTORNEY THEY WERE SUPPOSED TO AMEND MY U-5, THEY NEVER DID. SOON AFTER THEY WENT OUT OF BUSINESS. I WAS NEVER ACCUSED OR ALLEGED THEREFORE QUESTION 23(J)2 IS NOT APPLICABLE TO ME AND SHOULD NOT BE ANSWERED YES.

Product Type:

Equity - OTC

Other Product Types:

Broker Statement

NOT PROVIDED
NOT PROVIDED



Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$57,264.00
Judgment/Lien Type:	Tax
Date Filed with Court:	06/08/2016
Date Individual Learned:	06/08/2016
Type of Court:	Federal Court
Name of Court:	IRS
Location of Court:	new york
Docket/Case #:	FED00022995
Judgment/Lien Outstanding?	Yes
Broker Statement	Applicant in contact with IRS to resolve.

End of Report



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