

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2016050670101**

TO: Department of Enforcement
Financial Industry Regulatory Authority (“FINRA”)

RE: Jose Ramon Gonzalez, Respondent
Former Registered Representative
CRD No. 1172302

Pursuant to FINRA Rule 9216 of FINRA’s Code of Procedure, I submit this Letter of Acceptance, Waiver and Consent (“AWC”) for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

Jose Ramon Gonzalez (“Gonzalez”) entered the securities industry in 1983 when he became registered with a FINRA member firm. In November 2013 Gonzalez registered as a General Securities Representative with American Trust Investment Services, Inc. (“ATIS”). Gonzalez resigned from ATIS on October 14, 2016 and has not been registered with any FINRA member firm since that time. Gonzalez remains subject to the jurisdiction of FINRA pursuant to Article V, Section 4(a) of FINRA’s By-Laws, which provides for a two-year period of retained jurisdiction over formerly-registered persons.

RELEVANT DISCIPLINARY HISTORY

Gonzalez has no relevant disciplinary history.

OVERVIEW

FINRA requested that Gonzalez respond to a request for information pursuant to FINRA Rule 8210 that was issued in connection with an ongoing FINRA examination. Gonzalez has declined to respond to the request for information and indicated he will not participate in the investigation, in violation of FINRA Rules 8210 and 2010.

FACTS AND VIOLATIVE CONDUCT

In July of 2016 FINRA commenced an investigation into possible excessive trading in three of Gonzalez's customers' accounts.

On December 16, 2016, FINRA staff sent a request to Gonzalez for information pursuant to FINRA Rule 8210. On January 3, 2017 Gonzalez responded in writing stating that he was forced to resign from his firm and that he had "no intention what-so-ever to register with any firm." Staff then called Gonzalez and left a voicemail on January 3, 2017 and then sent a letter on January 5, 2017 explaining that he must respond to the requests for information and provided a new deadline of January 19, 2017 to respond to FINRA's request for information.

Staff continued to follow up with Gonzalez, and on February 6, 2017 Staff spoke with Gonzalez via telephone. As stated to staff on February 6, 2017 and by this agreement Gonzalez acknowledges that he received FINRA's requests, will not cooperate in the investigation of this matter, and will not provide any response to FINRA's requests for information and documents.

By refusing to provide the information and documents as requested pursuant to FINRA Rule 8210, Gonzalez violates FINRA Rules 8210 and 2010.

B. I also consent to the imposition of the following sanctions:

A bar from associating with any FINRA member firm, in any capacity.

I understand that if I am barred or suspended from associating with any FINRA member, I become subject to a statutory disqualification as that term is defined in Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. Accordingly, I may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension (see FINRA Rules 8310 and 8311).

The sanctions imposed herein shall be effective on a date set by FINRA staff. A bar or expulsion shall become effective upon approval or acceptance of this AWC.

II.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against me;
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, I specifically and voluntarily waive any right to claim bias or prejudice of the Chief Legal Officer, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

I further specifically and voluntarily waive any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

I understand that:

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs (“ODA”), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against me; and
- C. If accepted:
 - 1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me;
 - 2. this AWC will be made available through FINRA's public disclosure program in accordance with FINRA Rule 8313;
 - 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
 - 4. I may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. I may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects my: (i) testimonial obligations; or (ii) right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.

I certify that I have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I understand and acknowledge that FINRA does not represent or advise me and I cannot rely on FINRA or FINRA staff members for legal advice; that I have agreed to its provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce me to submit it.

04/20/2017
Date (mm/dd/yyyy)

Jose Ramon Gonzalez
Jose Ramon Gonzalez

Reviewed by:

Attorney Name
Counsel for Respondent
Firm Name
Address
City/State/Zip
Phone Number

Accepted by FINRA:

4/26/17
Date

Signed on behalf of the
Director of ODA, by delegated authority

Roger J. Kiley
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