

BrokerCheck Report

VINCENT JEROME CAMARDA

CRD# 2463703

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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:

- o 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
- o 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.



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.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.



VINCENT J. CAMARDA

CRD# 2463703

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

IA A.G. MORGAN FINANCIAL ADVISORS, LLC
 5260 MERRICK ROAD
 MASSAPEQUA, NY 11758
 CRD# 173292
 Registered with this firm since: 12/07/2020

B IBN FINANCIAL SERVICES, INC.
 5260 Merrick Road
 Massapequa, NY 11758
 CRD# 42360
 Registered with this firm since: 03/31/2021

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
- 15 U.S. states and territories

This broker has passed:

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

Registration History

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

- B TRADERFIELD SECURITIES INC.**
 CRD# 20130
 Massapequa, NY
 01/2019 - 09/2020
- IA AMERICAN PORTFOLIOS ADVISORS, INC**
 CRD# 112697
 HOLBROOK, NY
 05/2014 - 01/2019
- IA LPL FINANCIAL LLC**
 CRD# 6413
 FORT MILL, SC
 10/2009 - 01/2019

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 |
|------------------|-------|
| Customer Dispute | 3 |
| Financial | 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 15 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **A.G. MORGAN FINANCIAL ADVISORS, LLC**

Main Office Address: **5260 MERRICK ROAD
MASSAPEQUA, NY 11758**

Firm CRD#: **173292**

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|-----------------------------------|----------|------------|
| IA California | Investment Adviser Representative | APPROVED | 12/07/2020 |
| IA Connecticut | Investment Adviser Representative | APPROVED | 12/10/2020 |
| IA New Jersey | Investment Adviser Representative | APPROVED | 06/04/2021 |
| IA New York | Investment Adviser Representative | APPROVED | 02/20/2021 |

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

Employment 2 of 2

Firm Name: **IBN FINANCIAL SERVICES, INC.**

Main Office Address: **404 OLD LIVERPOOL RD
LIVERPOOL, NY 13088**

Firm CRD#: **42360**

| SRO | Category | Status | Date |
|----------------|-----------------------------------|----------|------------|
| B FINRA | General Securities Representative | APPROVED | 03/31/2021 |



Broker Qualifications

Employment 2 of 2, continued

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|----------|----------|------------|
| B Arizona | Agent | APPROVED | 06/01/2021 |
| B California | Agent | APPROVED | 04/01/2021 |
| B Colorado | Agent | APPROVED | 06/15/2021 |
| B Connecticut | Agent | APPROVED | 06/15/2021 |
| B Florida | Agent | APPROVED | 04/13/2021 |
| B Georgia | Agent | APPROVED | 04/21/2021 |
| B New Jersey | Agent | APPROVED | 06/01/2021 |
| B New York | Agent | APPROVED | 05/28/2021 |
| B North Carolina | Agent | APPROVED | 04/01/2021 |
| B Ohio | Agent | APPROVED | 03/31/2021 |
| B Pennsylvania | Agent | APPROVED | 06/03/2021 |
| B South Carolina | Agent | APPROVED | 06/15/2021 |
| B Texas | Agent | APPROVED | 04/08/2021 |
| B Virginia | Agent | APPROVED | 06/01/2021 |
| B Washington | Agent | APPROVED | 06/15/2021 |

Branch Office Locations

IBN FINANCIAL SERVICES, INC.
 5260 Merrick Road
 Massapequa, NY 11758



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

Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
| B General Securities Principal Examination | Series 24 | 05/30/2006 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
| B Securities Industry Essentials Examination | SIE | 10/01/2018 |
| B General Securities Representative Examination | Series 7 | 04/19/1994 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
| B IA Uniform Combined State Law Examination | Series 66 | 04/04/2005 |
| B Uniform Securities Agent State Law Examination | Series 63 | 04/22/1994 |

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/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

| Registration Dates | Firm Name | CRD# | Branch Location |
|-----------------------------|--|--------|-----------------|
| B 01/2019 - 09/2020 | TRADERFIELD SECURITIES INC. | 20130 | Massapequa, NY |
| IA 05/2014 - 01/2019 | AMERICAN PORTFOLIOS ADVISORS, INC | 112697 | HOLBROOK, NY |
| IA 10/2009 - 01/2019 | LPL FINANCIAL LLC | 6413 | MASSAPEQUA, NY |
| IA 08/2008 - 01/2019 | A.G. MORGAN FINANCIAL, LLC | 134075 | MASSAPEQUA, NY |
| B 04/2014 - 12/2018 | AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC. | 18487 | Massapequa, NY |
| IA 06/2016 - 12/2017 | A.G. MORGAN FINANCIAL ADVISORS, LLC | 173292 | MASSAPEQUA, NY |
| B 10/2009 - 04/2014 | LPL FINANCIAL LLC | 6413 | MASSAPEQUA, NY |
| B 10/2005 - 10/2009 | SAGEPOINT FINANCIAL, INC. | 133763 | MASSAPEQUA, NY |
| B 01/2005 - 10/2005 | SUNAMERICA SECURITIES, INC. | 20068 | PHOENIX, AZ |
| B 04/1994 - 01/2005 | AMERICAN EXPRESS FINANCIAL ADVISORS INC. | 6363 | MINNEAPOLIS, MN |
| B 04/1994 - 01/2005 | IDS LIFE INSURANCE COMPANY | 6321 | MINNEAPOLIS, MN |

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 |
|-------------------|------------------------------|---------------------------|--------------------|----------------------------------|
| 04/2021 - Present | IBN Financial Services, Inc. | Registered Representative | Y | Liverpool, NY, United States |
| 01/2019 - Present | Traderfield Securities Inc. | Financial Advisor | Y | Staten Island, NY, United States |



Registration and Employment History

Employment History, continued

| Employment | Employer Name | Position | Investment Related | Employer Location |
|-------------------|--|---------------------------|--------------------|-------------------------------|
| 01/2015 - Present | A.G. MORGAN FINANCIAL ADVISORS, LLC | CEO, CHAIRMAN | Y | MASSAPEQUA, NY, United States |
| 04/2014 - 12/2018 | AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC. | REGISTERED REPRESENTATIVE | Y | HOLBROOK, NY, United States |
| 10/2009 - 04/2014 | LPL FINANCIAL LLC | REGISTERED REPRESENTATIVE | Y | MASSAPEQUA, NY, 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.

- (1) Omni Diversified Fund, LLC. Private Placement Offering. 90% owner. 8 Hours devoted per month, 2 hours during market hours.
- (2) Omni Diversified Fund Manager, LLC. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.
- (3) Windsor Capital Fund, LLC and Windsor Capital Fund Manager. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.
- (4) Windsor Capital Fund II, LLC and Windsor Capital Fund II manager. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.
- (5) Omni Diversified Fund II, LLC and Omni Diversified Fund II Manager. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.
- (6) Omni Diversified Fund III and Omni Diversified Fund III Manager. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.
- (7) Wilshire Capital Fund, LLC and Wilshire Capital Fund Manager, LLC - Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.

(1) AGM Capital Fund II, LLC. Private Placement Offering. 90% owner. 8 Hours devoted per month, 2 hours during market hours.

(2) AGM Capital Fund Manager II, LLC. Private Placement managing company. 90% owner. 2 Hours devoted per month, 0 hours during market hours.

(1) 11/11/2013 - AG MORGAN HOLDING, LLC - REAL ESTATE RENTAL - OWN A BUILDING. I USE THE FIRST FLOOR AND RENT A PORTION OF THE SECOND FLOOR. 5260 MERRICK RD., MASSAPEQUA, NY 11758 - 1% OF TIME SPENT

Registration and Employment History



Other Business Activities, continued

(2) AG MORGAN FINANCIAL ADVISORS, LLC. RIA, SECURITIES RELATED. START DATE 1/5/2015. 100% OWNERSHIP. 200 HOURS DEVOTED PER MONTH, 160 HOURS DURING MARKET HOURS.

A.G. Morgan Financial Advisors, LLC - Non-Variable Insurance - the sale of servicing of fixed annuity and fixed insurance products. 5% of the time spent.

AGM Capital Fund I, LLC Private Placement Offering. 8 hours devoted per month. 2 hours during market hours.

AGM Capital Fund Manager, LLC Private Placement managing company. 1 hour devoted per month, 0 hours during market hours.



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 |
|------------------|---------|-------|-----------|
| Customer Dispute | 0 | 3 | N/A |
| Financial | 0 | 1 | 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.

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 2

| | |
|--|---|
| Reporting Source: | Firm |
| Employing firm when activities occurred which led to the complaint: | AMERICAN EXPRESS FINANCIAL ADVISORS INC |
| Allegations: | CLAIMANTS ALLEGE THAT BEGINNING IN SEPTEMBER 1999, THEY WERE SOLD UNSUITABLE AND UNDIVERSIFIED INVESTMENTS. THEY REQUEST NO LESS THAN \$100,000 IN MARKET LOSSES PLUS PUNITIVE DAMAGES. |
| Product Type: | Mutual Fund(s) |
| Alleged Damages: | \$100,000.00 |

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 04/27/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 04-04034



Date Notice/Process Served: 06/14/2004
Arbitration Pending? No
Disposition: Settled
Disposition Date: 04/07/2005
Monetary Compensation Amount: \$23,000.00
Individual Contribution Amount: \$0.00
Firm Statement AEFA SETTLED THIS MATTER FOR \$23,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations: CLAIMANTS ALLEGE THAT BEGINNING IN SEPTEMBER 1999, THEY WERE SOLD UNSUITABLE AND UNDIVERSIFIED INVESTMENTS. THEY REQUEST NO LESS THAN \$100,000.00 IN MARKET LOSSES PLUS PUNITIVE DAMAGES.
Product Type: Mutual Fund(s)
Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 06/14/2004
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 06/14/2004
Settlement Amount:

Individual Contribution Amount:

Arbitration Information



| | |
|---|---|
| Arbitration/Reparation Claim filed with and Docket/Case No.: | NASD 04-04034 |
| Date Notice/Process Served: | 06/14/2004 |
| Arbitration Pending? | No |
| Disposition: | Settled |
| Disposition Date: | 04/27/2005 |
| Monetary Compensation Amount: | \$23,000.00 |
| Individual Contribution Amount: | \$0.00 |
| Broker Statement | PER REP-AEFA SETTLED THIS MATTER FOR \$23,000 IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS PART OF SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT |

Disclosure 2 of 2

| | |
|--|---|
| Reporting Source: | Broker |
| Employing firm when activities occurred which led to the complaint: | AMERICAN EXPRESS FINANCIAL ADVISORS |
| Allegations: | THE CLIENTS ALLEGED THE FINANCIAL INVESTMENT STRATEGIES THE ADVISOR IMPLEMENTED WERE NOT SUITABLE |
| Product Type: | Equity Listed (Common & Preferred Stock) |
| Alleged Damages: | \$22,000.00 |

Customer Complaint Information

| | |
|--|------------|
| Date Complaint Received: | 06/08/2004 |
| Complaint Pending? | No |
| Status: | Settled |
| Status Date: | 11/18/2004 |
| Settlement Amount: | \$9,062.40 |
| Individual Contribution Amount: | \$9,062.40 |



Broker Statement

THE STOCK PORTFOLIO WAS APPROPRIATE FOR THE CLIENT'S RISK TOLERANCE OF MODERATE/AGGRESIVE AS INDICATED ON THEIR INVESTMENT APPLICATION WITH AN INVESTMENT OBJECTIVE OF CAPITAL APPRECIATION. HOWEVER, THE ADVISOR CHOSE TO REIMBURSE THE CLIENT FOR THE TRADING FEES DUE TO THE UNEXPECTED HIGH FREQUENCY OF TRADING IN THE S&P NEURAL FAIR VALUE PROFOLIO BY THE ACTUAL PORTFOLIO MANAGER.



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 1

| | |
|--|---|
| Reporting Source: | Broker |
| Employing firm when activities occurred which led to the complaint: | AMERICAN EXPRESS FINANCIAL ADVISORS |
| Allegations: | THE CLIENT ALLEGED THAT SHE LOST APPROXIMATELY \$100000.00 BECAUSE HER MONEY WAS NOT INVESTED APPROPRIATELY AND THE RISKS ASSOCIATED WITH HER INVESTMENTS WERE NOT PROPERLY DISCLOSED TO HER. |
| Product Type: | Mutual Fund(s) |
| Other Product Type(s): | STRATEGIC PORTFOLIO SERVICE INVESTMENT MANAGEMENT ACCOUNT |
| Alleged Damages: | \$100,000.00 |
| Customer Complaint Information | |
| Date Complaint Received: | 03/10/2003 |
| Complaint Pending? | No |
| Status: | Denied |
| Status Date: | 04/10/2003 |
| Settlement Amount: | |
| Individual Contribution Amount: | |
| Broker Statement | THE COMPANY REVIEW FOUND THAT THE INVESTMENT RECOMMENDATIONS WERE SUITABLE GIVEN THE CLIENT'S INVESTMENT GOALS AND OBJECTIVES AND THE CLIENT RECEIVED FULL DISCLOSURE OF THE RISKS ASSOCIATED WITH THE INVESTMENTS. |



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

| | |
|--|-------------------------------------|
| Reporting Source: | Broker |
| Action Type: | Compromise |
| Action Date: | 02/28/2013 |
| Organization Investment-Related? | |
| Action Pending? | No |
| Disposition: | Satisfied/Released |
| Disposition Date: | 02/28/2013 |
| If a compromise with creditor, provide: | |
| Name of Creditor: | CACH, LLC |
| Original Amount Owed: | \$15,341.00 |
| Terms Reached with Creditor: | COMPROMISED/SETTLED FOR \$ 6,000.00 |

End of Report



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