



IAPD Report

FRANCIS X ROCHE

CRD# 1108960

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

FRANCIS X ROCHE (CRD# 1108960)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **02/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 19616	10/12/2016
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	10/12/2016

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **10** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	OPPENHEIMER & CO. INC.	249	SAN FRANCISCO, CA	04/15/2015 - 10/18/2016
IA	OPPENHEIMER & CO. INC.	249	SAN FRANCISCO, CA	04/15/2015 - 10/18/2016
B	ROBERT W. BAIRD & CO. INCORPORATED	8158	SAN FRANCISCO, CA	03/17/2014 - 04/21/2015

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **10** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 19616

Regulator	Registration	Status	Date
B Cboe Exchange, Inc.	General Securities Principal	Approved	09/11/2021
B Cboe Exchange, Inc.	General Securities Representative	Approved	09/11/2021
B FINRA	General Securities Principal	Approved	10/12/2016
B FINRA	General Securities Representative	Approved	10/12/2016
B FINRA	General Securities Sales Supervisor	Approved	10/12/2016
B NYSE American LLC	General Securities Principal	Approved	10/12/2016
B NYSE American LLC	General Securities Representative	Approved	10/12/2016
B NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B Nasdaq PHLX LLC	General Securities Principal	Approved	10/12/2016
B Nasdaq PHLX LLC	General Securities Representative	Approved	10/12/2016
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	10/12/2016
B Nasdaq Stock Market	General Securities Principal	Approved	10/12/2016
B Nasdaq Stock Market	General Securities Representative	Approved	10/12/2016



Qualifications

Regulator	Registration	Status	Date
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	10/12/2016
B New York Stock Exchange	General Securities Principal	Approved	10/12/2016
B New York Stock Exchange	General Securities Representative	Approved	10/12/2016
B New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B Arkansas	Agent	Approved	07/05/2017
B California	Agent	Approved	10/19/2016
B Illinois	Agent	Approved	02/27/2026
B Massachusetts	Agent	Approved	06/30/2017
B Minnesota	Agent	Approved	03/31/2023
IA Minnesota	Investment Adviser Representative	Approved	03/01/2024
B North Dakota	Agent	Approved	02/13/2024
IA North Dakota	Investment Adviser Representative	Approved	03/19/2024
B Oklahoma	Agent	Approved	02/17/2021
IA Oklahoma	Investment Adviser Representative	Approved	09/15/2022
B Texas	Agent	Approved	10/12/2016
IA Texas	Investment Adviser Representative	Approved	10/12/2016
B Utah	Agent	Approved	06/30/2017
B Washington	Agent	Approved	07/14/2025

Branch Office Locations



Qualifications

WELLS FARGO ADVISORS
950 WAYZATA BLVD STE 200
[GP-RBO]
WAYZATA, MN 55391

WELLS FARGO ADVISORS
4501 COLEMAN ST, STE 204
[OI-RBO]
BISMARCK, ND 58503

WELLS FARGO ADVISORS
950 E WAYZATA BLVD STE 200
WAYZATA, MN 55391

WELLS FARGO ADVISORS
4501 COLEMAN ST
STE 204
BISMARCK, ND 58503







Qualifications

PASSED INDUSTRY EXAMS





This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 4 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Principal Examination (S24)	Series 24	05/06/2013
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	02/25/1988

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Foreign Currency Options Examination (S15)	Series 15	07/05/1991
 National Commodity Futures Examination (S3)	Series 3	10/26/1990
 General Securities Representative Examination (S7)	Series 7	04/16/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/27/1992
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/19/1983



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	04/15/2015 - 10/18/2016	OPPENHEIMER & CO. INC.	CRD# 249	SAN FRANCISCO, CA
IA	04/15/2015 - 10/18/2016	OPPENHEIMER & CO. INC.	CRD# 249	SAN FRANCISCO, CA
B	03/17/2014 - 04/21/2015	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	SAN FRANCISCO, CA
IA	03/17/2014 - 04/21/2015	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	SAN FRANCISCO, CA
IA	05/14/2002 - 04/07/2014	RBC CAPITAL MARKETS, LLC	CRD# 31194	SAN FRANCISCO, CA
B	03/09/2002 - 04/07/2014	RBC CAPITAL MARKETS, LLC	CRD# 31194	SAN FRANCISCO, CA
B	09/27/2006 - 02/29/2008	RBC CAPITAL MARKETS CORPORATION	CRD# 6579	SAN FRANCISCO, CA
B	05/18/2000 - 03/09/2002	SUTRO & CO. INCORPORATED	CRD# 801	SAN FRANCISCO, CA
B	01/28/1995 - 06/23/2000	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	07/25/1994 - 01/28/1995	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	NEW YORK, NY
B	12/18/1987 - 07/07/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	09/15/1986 - 12/23/1987	WILLIAM BLAIR & COMPANY	CRD# 1252	
B	05/22/1984 - 10/07/1986	E. F. HUTTON & COMPANY INC	CRD# 235	
B	04/19/1983 - 05/11/1984	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	FORT WORTH, TX, United States
10/2016 - 11/2016	WELLS FARGO ADVISORS, LLC	REGISTERED REP	Y	FORT WORTH, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2015 - 10/2016	OPPENHEIMER & CO. INC.	BRANCH MANAGER	Y	SAN FRANCISCO, CA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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.

CRESTLINE AREA NEIGHBORHOOD ASSOCIATION, NOT INV RELATED, FORT WORTH, TX, BOARD MEMBER, START 4/1/2020, 2 HOURS PER MONTH, ZERO DURING TRADING, DISCUSSING ZONING, NOISE ISSUES, PARKING, LANDSCAPING, BUDGET, AND NEIGHBORHOOD ISSUES.

CATHLEEN ROCHE INTERIORS, NOT INVT RELATED, FORT WORTH, TX, 100% OWNERSHIP BY SPOUSE, START DATE 6/22/2020, 1 HR PER MONTH, 0 HRS DURING TRADING, HELPING WITH BOOKS.

SALVATION BY GRACE, LLC, INVT RELATED, FORT WORTH, TX, 100% OWNERSHIP WITH SPOUSE, START DATE 6/12/2020, 2 HRS PER MONTH, 0 HRS DURING TRADING, OWNER WITH SPOUSE TO DISCUSS REAL ESTATE PROPERTY INVESTMENTS.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES, INC.
Allegations:	SUITABILITY; CHURNING; UNAUTHORIZED TRADING; ACCOUNT RELATED-BREACH OF CONTRACT
Product Type:	
Alleged Damages:	\$75,000.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #93-00574
Date Notice/Process Served:	03/11/1993
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/01/1993
Disposition Detail:	CASE IS CLOSED, SETTLED Not Provided

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES, INC.

Allegations: CLIENT ALLEGES THAT BRANCH MANAGER WAS NEGLIGENT IN HIS SUPERVISION OF FA [THIRD PARTY] WHICH RESULTED IN ALLEGED DAMAGES OF \$75,000.

Product Type:

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 93-00574

Date Notice/Process Served: 03/11/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/01/1993

Monetary Compensation Amount: \$110,000.00

Individual Contribution Amount:

Broker Statement SETTLED WITHOUT ADMITTING LIABILITY, FOR \$110,000. CLIENT AGREED VOLUNTARILY TO DISMISS ALL ALLEGATIONS AGAINST FRANCIS X. ROCHE.
NOT PROVIDED

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: THE CUSTOMER ALLEGED THAT BROKER MR. JAMES AKINS ENGAGED IN UNSUITABLE AND UNAUTHORIZED OPTION TRADING. THE CUSTOMER ALSO ALLEGED THAT BRANCH MANAGER MR. FRANCIS ROCHE FAILED TO PROPERLY SUPERVISE MR. AKINS ALLEGED DAMAGES WERE APPROXIMATELY \$170,000.00

Product Type:



Alleged Damages: \$170,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 91-00566

Date Notice/Process Served: 04/01/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/01/1991

Monetary Compensation Amount: \$105,000.00

Individual Contribution Amount:

Broker Statement THE AMOUNT OF THE SETTLEMENT WAS \$105,000.00 WITH CONTRIBUTION TO COME FROM THE BROKER MR. AKINS Not Provided



End of Report

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