



IAPD Report

DAVID RAY HESTER

CRD# 1185772

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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

DAVID RAY HESTER (CRD# 1185772)

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 **12/18/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|------------------------------------|------------|------------------|
| IA | WELLS FARGO ADVISORS | CRD# 19616 | 06/04/2010 |
| B | WELLS FARGO CLEARING SERVICES, LLC | CRD# 19616 | 06/04/2010 |

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **11** 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 |
|----|--|------|----------------|-------------------------|
| IA | ROBERT W. BAIRD & CO. INCORPORATED | 8158 | BIRMINGHAM, MI | 01/06/2010 - 06/14/2010 |
| B | ROBERT W. BAIRD & CO. INCORPORATED | 8158 | BIRMINGHAM, MI | 09/20/1999 - 06/14/2010 |
| B | NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC | 2881 | MILWAUKEE, WI | 11/01/2002 - 04/08/2005 |

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 | 4 |
| Judgment/Lien | 1 |



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 **11** 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 Representative | Approved | 11/30/2021 |
| B FINRA | General Securities Representative | Approved | 06/04/2010 |
| B FINRA | General Securities Sales Supervisor | Approved | 06/14/2010 |
| B NYSE American LLC | General Securities Representative | Approved | 07/29/2011 |
| B NYSE American LLC | General Securities Sales Supervisor | Approved | 10/01/2018 |
| B Nasdaq PHLX LLC | General Securities Representative | Approved | 09/30/2011 |
| B Nasdaq PHLX LLC | General Securities Sales Supervisor | Approved | 09/30/2011 |
| B Nasdaq Stock Market | General Securities Representative | Approved | 06/04/2010 |
| B Nasdaq Stock Market | General Securities Sales Supervisor | Approved | 06/14/2010 |
| B New York Stock Exchange | General Securities Representative | Approved | 06/04/2010 |
| B New York Stock Exchange | General Securities Sales Supervisor | Approved | 10/01/2018 |
| B Arizona | Agent | Approved | 04/01/2022 |
| B Arkansas | Agent | Approved | 07/18/2018 |



Qualifications

| Regulator | Registration | Status | Date |
|------------------------|-----------------------------------|---------------------|------------|
| B California | Agent | Approved | 06/08/2010 |
| B Connecticut | Agent | Approved | 07/09/2019 |
| B Florida | Agent | Approved | 06/04/2010 |
| IA Florida | Investment Adviser Representative | Approved | 03/18/2024 |
| B Hawaii | Agent | Approved | 11/07/2018 |
| B Illinois | Agent | Approved | 06/04/2010 |
| B Massachusetts | Agent | Approved | 04/05/2019 |
| B Michigan | Agent | Approved | 06/04/2010 |
| IA Michigan | Investment Adviser Representative | Approved | 06/04/2010 |
| B Texas | Agent | Approved | 06/25/2012 |
| IA Texas | Investment Adviser Representative | Restricted Approval | 06/25/2012 |
| B Utah | Agent | Approved | 09/02/2016 |

Branch Office Locations

WELLS FARGO ADVISORS
 27755 STANSBURY BLVD
 STE 275
 FARMINGTON HILLS, MI 48334

WELLS FARGO ADVISORS
 The Villages, FL

WELLS FARGO ADVISORS
 CLARKSTON, MI






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 3 principal/supervisory exams, 7 general industry/product exams, and 2 state securities law exams.


Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
|  General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 01/02/2023 |
|  General Securities Sales Supervisor - Options Module Examination (S9) | Series 9 | 01/02/2023 |
|  General Securities Sales Supervisor Examination (Options Module & General Module) (S8) | Series 8 | 11/23/1988 |

General Industry/Product Exams

| Exam | Category | Date |
|--|-----------|------------|
|  Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|  Futures Managed Funds Examination (S31) | Series 31 | 02/11/2008 |
|  Interest Rate Options Examination (S5) | Series 5 | 01/23/1995 |
|  National Commodity Futures Examination (S3) | Series 3 | 12/09/1991 |
|  General Securities Representative Examination (S7) | Series 7 | 01/19/1985 |
|  Direct Participation Programs Representative Examination (S22) | Series 22 | 03/13/1984 |
|  Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 09/02/1983 |

State Securities Law Exams


| Exam | Category | Date |
|--|-----------|------------|
|  Uniform Investment Adviser Law Examination (S65) | Series 65 | 12/15/1992 |



Qualifications

PASSED INDUSTRY EXAMS

State Securities Law Exams

| Exam | Category | Date |
|--|-----------|------------|
|  Uniform Securities Agent State Law Examination (S63) | Series 63 | 09/09/1983 |

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 |
|----|-------------------------|--|-----------|-----------------|
| IA | 01/06/2010 - 06/14/2010 | ROBERT W. BAIRD & CO. INCORPORATED | CRD# 8158 | BIRMINGHAM, MI |
| B | 09/20/1999 - 06/14/2010 | ROBERT W. BAIRD & CO. INCORPORATED | CRD# 8158 | BIRMINGHAM, MI |
| B | 11/01/2002 - 04/08/2005 | NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC | CRD# 2881 | MILWAUKEE, WI |
| B | 09/15/1989 - 09/20/1999 | PRUDENTIAL SECURITIES INCORPORATED | CRD# 7471 | NEW YORK, NY |
| B | 11/30/1988 - 09/15/1989 | THOMSON MCKINNON SECURITIES INC. | CRD# 829 | NEW YORK, NY |
| B | 10/08/1987 - 12/19/1988 | SHEARSON LEHMAN HUTTON INC. | CRD# 7506 | |
| B | 11/13/1984 - 02/11/1988 | E. F. HUTTON & COMPANY INC | CRD# 235 | |
| B | 10/25/1983 - 11/19/1984 | IDS MARKETING CORPORATION | CRD# 6363 | |
| B | 10/25/1983 - 11/19/1984 | IDS/AMERICAN EXPRESS INC. | CRD# 6320 | |

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 | BIRMINGHAM, MI, United States |
| 06/2010 - 11/2016 | WELLS FARGO ADVISORS LLC | REGISTERED REP | Y | BIRMINGHAM, MI, 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.

JOHNS STORAGE; NOT INVESTMENT RELATED; LIVONIA, MI; 11% OWNERSHIP; 6 HOURS PER MONTH|
NOTARY PUBLIC; NOT INVESTMENT RELATED; FARMINGTON HILLS, MI; START DATE 08/08/2016; 3 HOURS PER MONTH; 3 DURING TRADING HOURS|
PINE KNOB HOMEOWNERS ASSOCIATION; INVESTMENT RELATED; CLARKSTON, MI; TREASURER; START DATE 08/02/2021; 2 HOURS PER MONTH; 0 HOURS DURING TRADING|



Registration & Employment History



OTHER BUSINESS ACTIVITIES

TRUSTEE FOR FAMILY MEMBER; INV RELATED; CLARKSTON, MI; TRUSTEE; START DATE 09/17/2028; 2 HOURS PER MONTH; 2 HOURS DURING TRADING



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 | 4 |
| Judgment/Lien | 1 |

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 4

| | |
|--|--|
| Reporting Source: | Firm |
| Employing firm when activities occurred which led to the complaint: | PRUDENTIAL SECURITIES INCORPORATED |
| Allegations: | CUSTOMER ALLEGES THAT HIS ACCOUNTS WERE CHURNED, FROM 1997-1999, CAUSING HIM \$150,000 IN DAMAGES. |
| Product Type: | Equity Listed (Common & Preferred Stock) |
| Alleged Damages: | \$150,000.00 |

Customer Complaint Information

| | |
|---------------------------------|------------------------|
| Date Complaint Received: | 03/07/2000 |
| Complaint Pending? | No |
| Status: | Arbitration/Reparation |
| Status Date: | 07/24/2000 |

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DR CASE NUMBER 00-02989



Date Notice/Process Served: 07/24/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/28/2001

Monetary Compensation Amount: \$37,500.00

Individual Contribution Amount: \$15,000.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CUSTOMER ALLEGED THAT ACCOUNTS WERE CHURNED FROM 1997-1999.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$150,000.00

Customer Complaint Information

Date Complaint Received: 03/21/2000

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/24/2000

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR CASE NUMBER 00-02989

Date Notice/Process Served: 07/24/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/28/2001

Monetary Compensation Amount: \$37,500.00

Individual Contribution Amount: \$15,000.00

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED



Allegations: CUSTOMERS ALLEGE THAT MR. HESTER FAILED TO FOLLOW THEIR INSTRUCTIONS TO SELL 500 SHARES OF UNITED COS. FINANCIAL CORP., CONVERTIBLE PFD 6.75 (SYMBOL - UCPRI) IN MARCH 1998. WHEN UNITED COS. FINANCIAL CORP. FILED BANKRUPTCY IN 1999 CUSTOMERS ALLEGE THEY LOST THEIR ENTIRE \$17,594.33 INVESTMENT.

Product Type: Other

Other Product Type(s): PREFERRED STOCK

Alleged Damages: \$17,594.33

Customer Complaint Information

Date Complaint Received: 01/25/2000

Complaint Pending? No

Status: Settled

Status Date: 03/17/2000

Settlement Amount: \$17,564.33

Individual Contribution Amount: \$0.00

Reporting Source: Individual

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

Allegations: CUSTOMERS ALLEGE THAT MR. HESTER FAILED TO FOLLOW THEIR INSTRUCTIONS TO SELL 500 SHARES OF UNITED COS. FINANCIAL CORP. CONVERTIBLE PFD 6.75 (SYMBOL-UCPRI) IN MARCH 1998. WHEN UNITED COS. FINANCIAL CORP. FILED BANKRUPTCY IN 1999 CUSTOMERS ALLEGE THEY LOST THEIR ENTIRE \$17,594.33 INVESTMENT.

Product Type: Other

Other Product Type(s): PREFERRED STOCKS

Alleged Damages: \$17,594.33

Customer Complaint Information

Date Complaint Received: 02/04/2000

Complaint Pending? No

Status: Settled

Status Date: 03/17/2000

Settlement Amount: \$17,564.33

Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PSI INCORP.



Allegations: CUSTOMER ALLEGES DISAPPOINTMENT WITH HER ACCOUNT'S PERFORMANCE AND EXCESSIVE AND UNAUTHORIZED TRADING DURING PERIOD 1996 THROUGH 1999.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): EQUITY - OTC

Alleged Damages: \$147,000.00

Customer Complaint Information

Date Complaint Received: 11/02/1999

Complaint Pending? No

Status: Settled

Status Date: 10/25/2000

Settlement Amount: \$9,000.00

Individual Contribution Amount: \$0.00

Firm Statement MR. HESTER DID NOT PARTICIPATE IN THE SETTLEMENT.

Reporting Source: Individual

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

Allegations: 1996-1998 CLIENT CLAIMS LACK OF RETURN IN ACCOUNT. COMPARES S&P 500 RETURNS (ALL EQUITY) TO A MIXED PRODUCT ACCOUNT.

Product Type: Other

Other Product Type(s): VAR. ANNUITY-FUNDS, STOCKS, AND PRFDS.

Alleged Damages: \$41,000.00

Customer Complaint Information

Date Complaint Received: 11/01/1999

Complaint Pending? No

Status: Settled

Status Date: 10/25/2000

Settlement Amount: \$9,000.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 4

Reporting Source: Regulator

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

Allegations: FRAUD, BREACH OF FIDUCIARY DUTY



Product Type: No Product

Alleged Damages: \$100,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #92-03440

Date Notice/Process Served: 10/09/1992

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 05/26/1994

Disposition Detail: ALL CLAIMS ASSERTED IN THIS MATTER SHALL BE AND HEREBY ARE DISMISSED AND DENIED IN THEIR ENTIRETY.

.....

Reporting Source: Individual

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

Allegations: CLEINT ALLEGE FRAUD AND MISREPRESENTATION IN CONNECTION WITH A TRDING ACCOUNT OPENED IN 1989, INCLUDING CLIENT'S INVESTMENT IN HEALTHVEST. DAMAGES IN EXCESS OF \$100,000 ARE CLAIMED

Product Type:

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 92-03440

Date Notice/Process Served: 12/24/1992

Arbitration Pending? No

Disposition: Other

Disposition Date: 06/01/1994

Monetary Compensation Amount: \$0.00



**Individual Contribution
Amount:**

Civil Litigation Information

Court Details: CE 94002868 NZ

Date Notice/Process Served: 11/21/1994

Litigation Pending? Yes

Broker Statement

Not Provided

THIS COMPLAINT IS SUBSTANTIALLY SIMILAR TO THE STATEMENT OF CLAIM FILED BEFORE TH NASD THESE CLIETS IN DECEMBER 1992 THAT WAS PREVIOUSLY REPORTED ON FORM;U4 THE CASE WAS DECIDED BY THE ARBITRATION PANEL IN JUNE 1994 AND ALL CLAIMS AGAINT DAVID HESTER WERE DISMISSED IN THEIR ENTIRETY.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source: Individual
Judgment/Lien Holder: MI
Judgment/Lien Amount: \$2,200.00
Judgment/Lien Type: Civil
Date Filed: 09/30/1987
Court Details: N/A
Judgment/Lien Outstanding? Yes

Broker Statement
2200.00 LIEN ISSUED THROUGH WAYNE COUNTY FOR REAL PROPERTY
N/A
I WAS NOT AWARE OF ANY SUCH LIEN AT TIME OF FILING OF FIRST U-4. IN CALLING FOR INFORMATION AND REASON FOR THIS LIEN HAS NOT BEEN FOUND. A POSSIBLE MISTAKE ON TAXES FOR A HOME I SOLD IN WAYNE COUNTY 6 YRS AGO. RECORDS SHOW ALL BILLS PAID. STATE OF MICHIGAN SHOWS NO BILLS UNDER MY S.S. # OUTSTANDING. I AM IN THE PROCESS OF HAVING THIS REMOVED.



End of Report

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