



## IAPD Report

# Charleen A. Guck

CRD# 1271225

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

### Charleen A. Guck (CRD# 1271225)

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 **09/15/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012
<b>IA</b>	J.P. MORGAN SECURITIES LLC	CRD# 79	10/01/2012

### QUALIFICATIONS

This representative is currently registered in **27** SRO(s) and **14** 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>IA</b>	CHASE INVESTMENT SERVICES CORP.	25574	ROCHESTER, NY	06/24/2005 - 10/01/2012
<b>B</b>	CHASE INVESTMENT SERVICES CORP.	25574	ROCHESTER, NY	06/23/2005 - 10/01/2012
<b>B</b>	EDWARD JONES	250	ST. LOUIS, MO	04/30/2002 - 01/06/2005

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	1
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 **14** jurisdiction(s) and 27 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **J.P. MORGAN SECURITIES LLC**  
Main Address: 270 PARK AVENUE  
NEW YORK, NY 10017  
Firm ID#: 79

Regulator	Registration	Status	Date
<b>B</b> 24X National Exchange LLC	General Securities Representative	Approved	10/31/2025
<b>B</b> BOX Exchange LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Cboe BYX Exchange, Inc.	General Securities Representative	Approved	12/17/2019
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	12/17/2019
<b>B</b> Cboe C2 Exchange, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	12/17/2019
<b>B</b> Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	12/17/2019
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> FINRA	General Securities Representative	Approved	10/01/2012
<b>B</b> Investors' Exchange LLC	General Securities Representative	Approved	08/30/2016
<b>B</b> Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	03/31/2020
<b>B</b> MEMX LLC	General Securities Representative	Approved	02/16/2021
<b>B</b> MIAX Emerald, LLC	General Securities Representative	Approved	03/22/2019



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> MIAX PEARL, LLC	General Securities Representative	Approved	12/17/2019
<b>B</b> MIAX Sapphire	General Securities Representative	Approved	09/23/2024
<b>B</b> Miami International Securities Exchange, LLC	General Securities Representative	Approved	12/17/2019
<b>B</b> NYSE American LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> NYSE Arca, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> NYSE National, Inc.	General Securities Representative	Approved	05/18/2018
<b>B</b> NYSE Texas, Inc.	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq GEMX, LLC	General Securities Representative	Approved	08/06/2013
<b>B</b> Nasdaq ISE, LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq MRX, LLC	General Securities Representative	Approved	03/24/2016
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	10/04/2012
<b>B</b> Nasdaq Texas, LLC	General Securities Representative	Approved	10/04/2012
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/04/2012
<b>B</b> Alabama	Agent	Approved	12/22/2022
<b>B</b> Arizona	Agent	Approved	12/13/2019
<b>B</b> Georgia	Agent	Approved	10/01/2012
<b>B</b> Idaho	Agent	Approved	05/02/2016



## Qualifications

Regulator	Registration	Status	Date
B Louisiana	Agent	Approved	04/13/2016
B Massachusetts	Agent	Approved	01/14/2013
B Minnesota	Agent	Approved	09/16/2025
B New Jersey	Agent	Approved	10/01/2012
IA New Jersey	Investment Adviser Representative	Approved	10/01/2012
B New York	Agent	Approved	10/01/2012
IA New York	Investment Adviser Representative	Approved	05/03/2021
B North Carolina	Agent	Approved	04/22/2016
B Ohio	Agent	Approved	04/13/2016
B Pennsylvania	Agent	Approved	11/24/2020
B South Carolina	Agent	Approved	05/12/2016
B Washington	Agent	Approved	12/17/2019

### Branch Office Locations

**J.P. MORGAN SECURITIES LLC**  
3917 LAKE AVENUE  
ROCHESTER, NY 14612

**J.P. MORGAN SECURITIES LLC**  
6 SPENCERPORT ROAD  
ROCHESTER, NY 14606

**J.P. MORGAN SECURITIES LLC**  
560 MONROE AVE.  
ROCHESTER, NY 14607

**J.P. MORGAN SECURITIES LLC**  
204 WEST FIRST STREET  
OSWEGO, NY 13126



## 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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



#### General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	12/21/1999
 Municipal Securities Representative Examination (S52)	Series 52	07/27/1999

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	05/14/2001
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/23/1999

### 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	06/24/2005 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	ROCHESTER, NY
B	06/23/2005 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	ROCHESTER, NY
B	04/30/2002 - 01/06/2005	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	07/29/1999 - 11/20/2001	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI

### 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
10/2012 - Present	J.P. MORGAN SECURITIES LLC	Registered Representative	Y	ROCHESTER, NY, United States
10/2012 - Present	JPMORGAN CHASE BANK, N.A.	Workforce Member	Y	Rochester, NY, 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.

No information reported.



## 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	1
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 1

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** CLIENT STATES THAT HER CURRENT FINANCIAL ADVISOR (WITH ANOTHER FIRM) HAS STATED THAT THE EDWARD JONES IR HAS: TRADED ON MARGIN PRESUMABLY WITHOUT THE CLIENT'S APPROVAL AND THERE WAS NO REASON TO BE TRADING ON MARGIN; THE IR PROVIDED UNSUITABLE ADVICE TO SURRENDER THE CLIENT'S ANNUITY AND INVEST IN STOCKS; THE IR ENGAGED IN EXCESSIVE BUYING AN SELLING IN STOCKS. STATES THAT THE CLIENT BOUGHT AND SOLD SOME STOCKS WITHIN A YEAR.

**Product Type:** Other

**Alleged Damages:** \$5,000.00

### Customer Complaint Information

**Date Complaint Received:** 06/23/2005

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 07/08/2005

**Settlement Amount:**

**Individual Contribution Amount:**



**Firm Statement**

IN EARLY 2004, THE IR REVIEWED THE NATIONWIDE ANNUITY LINKED TO THE ACCOUNT WITH THE CLIENT AND SHE EVENTUALLY MADE THE DECISION TO SURRENDER THE ANNUITY. ACCORDING TO OUR RECORDS, THE ANNUITY WAS SURRENDERED ON 03/08/04. ACCORDING TO THE NATIONWIDE STATEMENT PROVIDED TO THE IR, THE SURRENDER VALUE OF THE ANNUITY WAS SIGNIFICANTLY LOWER THAN THE TOTAL PURCHASE PAYMENTS. IN ADDITION, IT APPEARS THE SURRENDER OF THE ANNUITY WAS COMPLETED VIA A SIGNED LIQUIDATION REQUEST. THE PROCEEDS OF THE ANNUITY WERE APPARENTLY INVESTED IN VARIOUS STOCKS - THE MAJORITY OF WHICH WERE BUY RECOMMENDATIONS BY THE FIRM. THE LOAN IN THE ACCOUNT WAS INITIATED AS A RESULT OF THE PURCHASE OF SHARES OF MORGAN STANLEY DEAN WITTER CO IN JUNE 2004. OUR RECORDS REFLECT THE CLIENT CONTACTED THE FIRM IN JULY 2004 CLAIMING SHE WAS NOT AWARE OF THE LOAN. HOWEVER, IT APPEARS THROUGH CONVERSATIONS WITH A CUSTOMER RELATIONS REP, THE CLIENT RECALLED THE CIRCUMSTANCES OF THE LOAN. THE CUSTOMER RELATIONS REP SUGGESTED THE CLIENT CONTACT THE IR TO ESTABLISH AN APPOINTMENT TO DISCUSS THE LOAN. THE LOAN WAS CLOSED IN 09/04. AT THE TIME OF ANY OF THE TRANSACTIONS EFFECTED IN THE ACCOUNT (BUYS/SELLS), THE CLIENT WOULD HAVE RECEIVED TRADE CONFIRMATIONS. IN ADDITION, THE CLIENT HAS RECEIVED STATEMENTS THAT PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ACCOUNT ACTIVITY (INCLUDING LOAN ACTIVITY). THE INVESTMENTS HELD IN THE ACCOUNT WERE LIQUIDATED ON 05/2005 AND A CHECK FOR THE PROCEEDS WAS ISSUED TO THE CLIENT ON 06/01/05. BASED ON OUR REVIEW, IT APPEARS ALL TRANSACTIONS EFFECTED IN THE ACCOUNT WERE COMPLETED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. FURTHERMORE, IT DOES NOT APPEAR THE INVESTMENTS PURCHASED IN THE ACCOUNT WERE OUTSIDE THE SCOPE OF THE INVESTMENT OBJECTIVES. NO ADJUSTMENTS WILL BE MADE.

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** CLIENT STATES THAT HER CURRENT FINANCIAL ADVISOR (WITH ANOTHER FIRM) HAS STATED THAT THE EDWARD JONES IR HAS: TRADED ON MARGIN PRESUMABLY WITHOUT THE CLIENT'S APPROVAL AND THERE WAS NO REASON TO BE TRADING ON MARGIN; THE IR PROVIDED UNSUITABLE ADVICE TO SURRENDER THE CLIENT'S ANNUITY AND INVEST IN STOCKS; THE IR ENGAGED IN EXCESSIVE BUYING AND SELLING IN STOCKS. STATES THAT THE CLIENT BOUGHT AND SOLD SOME STOCKS WITHIN A YEAR.

**Product Type:** Other  
**Alleged Damages:** \$5,000.00

**Customer Complaint Information**

**Date Complaint Received:** 06/23/2005  
**Complaint Pending?** No  
**Status:** Closed/No Action  
**Status Date:** 07/08/2005



**Settlement Amount:**

**Individual Contribution  
Amount:**



## Judgment/Lien

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

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	RINALDI REAL ESTATE INC
<b>Judgment/Lien Amount:</b>	\$3,694.00
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed:</b>	09/01/2001
<b>Court Details:</b>	ROCHESTER CITY COURT, MONROE COUNTY, NY CASE # 01CV6629
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	CONDO ASSOCIATION FEE, FROM SELLING THE CONDO, PAY FROM PROCEEDS



## End of Report

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