



IAPD Report

ERIC JON FUDALA

CRD# 1386718

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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

ERIC JON FUDALA (CRD# 1386718)

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 **01/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	10/23/2009

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **27** 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	BANC OF AMERICA INVESTMENT SERVICES, 16361 INC.	16361	CHICAGO, IL	10/24/2008 - 10/23/2009
IA	BANC OF AMERICA INVESTMENT SERVICES, 16361 INC.	16361	CHICAGO, IL	10/24/2008 - 10/23/2009
IA	LASALLE FINANCIAL SERVICES, INC.	20373	CHICAGO, IL	10/15/2001 - 10/24/2008

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
Termination	1



Report Summary



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 **27** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/13/2014
B Cboe Exchange, Inc.	General Securities Representative	Approved	10/26/2009
B FINRA	General Securities Representative	Approved	10/23/2009
B FINRA	Municipal Securities Representative	Approved	10/23/2009
B Nasdaq Stock Market	General Securities Representative	Approved	10/26/2009
B New York Stock Exchange	General Securities Representative	Approved	10/26/2009
B New York Stock Exchange	Municipal Securities Representative	Approved	10/26/2009
B Arizona	Agent	Approved	02/04/2011
B Arkansas	Agent	Approved	10/29/2020
B California	Agent	Approved	10/23/2009
B Colorado	Agent	Approved	06/06/2012
B Connecticut	Agent	Approved	10/23/2009



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	10/23/2009
IA Florida	Investment Adviser Representative	Approved	10/23/2009
B Georgia	Agent	Approved	07/02/2025
B Idaho	Agent	Approved	08/12/2019
B Illinois	Agent	Approved	10/23/2009
IA Illinois	Investment Adviser Representative	Approved	10/23/2009
B Indiana	Agent	Approved	10/23/2009
IA Indiana	Investment Adviser Representative	Approved	10/23/2009
B Maryland	Agent	Approved	10/23/2009
B Michigan	Agent	Approved	10/23/2009
B Minnesota	Agent	Approved	03/29/2019
B Missouri	Agent	Approved	08/18/2023
B New Jersey	Agent	Approved	03/25/2019
B New Mexico	Agent	Approved	10/23/2009
B New York	Agent	Approved	10/18/2019
B North Carolina	Agent	Approved	04/01/2019
B Ohio	Agent	Approved	10/23/2009
B Oregon	Agent	Approved	09/17/2019
B Pennsylvania	Agent	Approved	10/23/2009



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	08/18/2014
B South Carolina	Agent	Approved	02/04/2026
B Texas	Agent	Approved	08/30/2019
IA Texas	Investment Adviser Representative	Restricted Approval	08/28/2019
B Virginia	Agent	Approved	12/13/2023
B Washington	Agent	Approved	01/27/2021
B Wisconsin	Agent	Approved	05/07/2013

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
110 N WACKER DR
CHICAGO, IL 60606

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
Naples, FL

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
9128 STRADA PL
NAPLES, FL 34108



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, 4 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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 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/19/1997
 Municipal Securities Representative Examination (S52)	Series 52	05/15/1996

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	03/22/2019
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/25/2001

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	10/24/2008 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	CHICAGO, IL
IA	10/24/2008 - 10/23/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	CHICAGO, IL
IA	10/15/2001 - 10/24/2008	LASALLE FINANCIAL SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	10/19/2000 - 10/24/2008	LASALLE FINANCIAL SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	10/18/2000 - 10/18/2000	ABN AMRO INCORPORATED	CRD# 15776	STAMFORD, CT
B	08/04/2000 - 10/05/2000	GRIFFIN, KUBIK, STEPHENS & THOMPSON, INC.	CRD# 8352	MINNEAPOLIS, MN
B	11/17/1998 - 07/06/2000	BANC ONE CAPITAL MARKETS, INC.	CRD# 23065	CHICAGO, IL

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
05/2011 - Present	BANK OF AMERICA, N.A.	Senior Financial Advisor	Y	CHICAGO, IL, United States
10/2009 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Senior Financial Advisor	Y	CHICAGO, IL, 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.

I*119495For profit or not for profit: For-Profit OrganizationName of outside business organization: BHF Company, LLCInvestment related: NAddress of business:St. Joseph, Michigan 49085Nature of business: LLC,Position, title, association: Owner, Start date of relationship: 1/7/2019Number of hours devoted: 10 hour(s) MonthlyNumber of hours devoted during trading hours: 0Duties: Restaurant. Owner but have management running it day-to-day.I*119865For profit or not for profit: For-Profit OrganizationName of outside business organization: Fudala Real Estate, LLCInvestment related: NAddress of business:St. Joseph, Michigan 49085Nature of business: LLC,Position, title, association: Owner, Start date of relationship: 9/25/2018Number of hours devoted: 1



Registration & Employment History



OTHER BUSINESS ACTIVITIES

hour(s) QuarterlyNumber of hours devoted during trading hours: 0Duties: Real estate solely leased to captive restaurantI*1070249For profit or not for profit: Entity CharitableName of outside business organization: Chicago Dental Society FoundationInvestment related: NAddress of business: Chicago, IllinoisNature of business: ["Charitable Organization"]Position, title, association: ["Committee"], [{"Other"}]Start date of relationship: 11/21/2022Number of hours devoted: 4 hour(s) MonthlyNumber of hours devoted during trading hours: 0Duties: , Purpose of this entity is as a non profit (501(c)(3))to raise awareness and funds to serve the poor and underprivileged with their dental needs. My role will be to sit on the Development Committee which is in charge of planning events to raise money for the dental clinic that performs these services in Wheaton IL. I*1777307, Entity Type: Entity For Profit, Name of OBA: BHF Company of Florida LLC, Address: Naples, FL, 34114, Investment Related: No, Position, Title, Association: Owner, Employee Start Date: 06.30.2024, No Hours: 2hrs/Weekly, No Hours during trading: 0, Duties: Owner not day-to-day manager. Medical clinic promoting health alternatives for quality of life enhancement.



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
Termination	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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LASALLE FINANCIAL SERVICES, INC.
Allegations:	MISREPRESENTATION
Product Type:	Other: AUCTION RATE SECURITIES - MUNICIPAL DEBT
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	UNSPECIFIED
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/09/2009
Complaint Pending?	No
Status:	Settled
Status Date:	06/09/2009
Settlement Amount:	\$400,000.00



Individual Contribution Amount: \$0.00

Broker Statement THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: BANC ONE CAPITAL MARKETS, INC.

Allegations: CLIENT COMPLAINT OF RECOMMENDATION OF UNSUITABLE INVESTMENTS

Product Type: Debt - Corporate

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/18/2000
Complaint Pending? No
Status: Settled
Status Date: 01/18/2001
Settlement Amount: \$665,160.00
Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: BANC ONE CAPITAL MARKETS

Allegations: I WAS NOT EMPLOYED AT ANB/BOCM WHEN THIS "VERBAL COMPLAINT" WAS MADE (03/01). NOR WAS I NOTIFIED OF THIS ISSUE, I WAS UNABLE TO GIVE ANY INPUT OR FEEDBACK TO REFUTE ANY ALLEGATIONS, EVEN THOUGH A CASH SETTLEMENT APPEARS ON THE CRD,THE NASD INFORMED ME ON 10/03 THAT THERE WAS NO CASH SETTLEMENT WITH THE CLIENT. ANB/BOCM REVERSED THE TRADE AND PUT THE OWENS-CORNING CORPORATE BOND INTO THE FIRM INVENTORY. THE NASD FOUND NO CAUSE FOR ANY REGULATORY OR DISCIPLINARY ACTION, EVEN AFTER A FULL DISCLOSURE OF ALL FACTS FROM THE INVOLVED



Product Type: PARTIES. 11/03
Money Market Fund(s)
Other Product Type(s): AND OTHER SIMILAR INSTRUMENTS
Alleged Damages: \$665,160.00

Customer Complaint Information

Date Complaint Received: 01/18/2000
Complaint Pending? No
Status: Settled
Status Date: 01/18/2000
Settlement Amount: \$665,160.00
Individual Contribution Amount: \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	BANC ONE CAPITAL MARKETS
Termination Type:	Permitted to Resign
Termination Date:	06/23/2000
Allegations:	TRADE EXECUTED WITHOUT EXPRESS CUSTOMER AUTHORIZATION.
Product Type:	Money Market Fund(s)
Other Product Types:	AND OTHER SIMILAR INSTRUMENTS
Broker Statement	I HAD BEEN DEALING W/ THE CUSTOMER FOR SEVERAL MONTHS ROLLING 7 DAY FUNDS BASED ON CUSTOMER GUIDELINES, INVESTED IN WEEKLY CD'S. IN JUNE WHEN FUNDS MATURED ROLLED THEM INTO A VRDN IRB WITH 7 DAY PUT, SINCE BACKED BY BANK AND PAID HIGHER RATES. CUST RECEIVED CONFIRM & THOUGHT IT WAS 15 YEAR BOND CALLED TO COMPLAIN THAT HE NEVER AUTHORIZED THE PURCHASE OF A LONG TERM BOND. TRADE WAS REVERSED.



End of Report

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