



IAPD Report

Steven Craig Norman

CRD# 1419840

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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

Steven Craig Norman (CRD# 1419840)

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 **03/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	06/25/1986
IA	EDWARD JONES	CRD# 250	01/23/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **36** 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
------	------	----------	--------------------

No information reported.

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



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 **36** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EDWARD JONES**
Main Address: 12555 MANCHESTER RD
ST. LOUIS, MO 63131
Firm ID#: 250

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/25/1986
B NYSE American LLC	General Securities Representative	Approved	09/13/2011
B Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B New York Stock Exchange	General Securities Representative	Approved	06/25/1986
B Alabama	Agent	Approved	04/05/1997
B Arizona	Agent	Approved	05/04/2001
IA Arizona	Investment Adviser Representative	Approved	03/28/2025
B Arkansas	Agent	Approved	05/28/2002
B California	Agent	Approved	04/13/1989
B Colorado	Agent	Approved	04/03/1997
B Delaware	Agent	Approved	03/02/2010
B District of Columbia	Agent	Approved	04/06/2017
B Florida	Agent	Approved	01/14/2000



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	11/24/1999
B Illinois	Agent	Approved	12/09/2003
B Indiana	Agent	Approved	09/17/1998
B Kansas	Agent	Approved	04/03/1997
B Kentucky	Agent	Approved	11/29/2022
B Louisiana	Agent	Approved	12/19/2003
B Maryland	Agent	Approved	03/15/2000
B Michigan	Agent	Approved	08/21/2023
B Minnesota	Agent	Approved	09/08/2005
B Mississippi	Agent	Approved	03/23/1998
B Missouri	Agent	Approved	05/16/1995
B Montana	Agent	Approved	07/30/2013
B Nebraska	Agent	Approved	07/25/2016
B Nevada	Agent	Approved	10/26/2022
B New Jersey	Agent	Approved	06/27/2022
B New Mexico	Agent	Approved	12/17/1996
B New York	Agent	Approved	06/29/2005
B North Carolina	Agent	Approved	01/22/2002
B Ohio	Agent	Approved	01/25/2000



Qualifications

Regulator	Registration	Status	Date
B Oklahoma	Agent	Approved	08/28/1986
IA Oklahoma	Investment Adviser Representative	Approved	01/23/2007
B Pennsylvania	Agent	Approved	07/02/2008
B South Carolina	Agent	Approved	03/20/2015
B Tennessee	Agent	Approved	10/17/2011
B Texas	Agent	Approved	10/10/1989
IA Texas	Investment Adviser Representative	Restricted Approval	12/12/2018
B Utah	Agent	Approved	08/11/2023
B Virginia	Agent	Approved	07/14/1994
B Washington	Agent	Approved	03/28/2008
B West Virginia	Agent	Approved	04/18/1997

Branch Office Locations

EDWARD JONES
424 S. LEWIS
STILLWATER, OK 74074

EDWARD JONES
Scottsdale, AZ



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

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

General Securities Representative Examination (S7)	Series 7	06/21/1986
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Combined State Law Examination (S66)	Series 66	12/20/2006
--	-----------	------------

Uniform Securities Agent State Law Examination (S63)	Series 63	07/24/1986
--	-----------	------------

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:

No information reported.

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
09/1985 - Present	EDWARD D. JONES & CO., L.P.	FINANCIAL ADVISOR	Y	STILLWATER, OK, 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.

Rental Property

Seminole, OK

start date:10/01/1990

Manager

Hours per week: 0

Hours during trading: 0

Maintain property

*

Rental Property -- 2024 LLC

Type of business: Rental property

Stillwater, OK

Start date: 4/10/2015

Partner

Hours per week: 1

Hours during trading: 0

Partner in a rental property -- No responsibilities.

*

Bulldog Holdings LLC

Type of business: Rental property and Property

Stillwater, OK

Start date: 4/23/2015

Managing Partner

Hours per week: 1

Hours during trading: 0

Manage properties

*

"Sanborn properties

Type:

Date: 09/10/07

Title:



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Trad Hrs: 0
Tot Hrs: 0
Desc: oil/gas Royalty
City-State: Stillwater OK"



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
------------------	---

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: Individual

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

Allegations: THE CLIENT STATES IN FEBRUARY 2000 SHE TRANSFERRED 16,200 SHARES OF AGENCY.COM, WHICH SHE OBTAINED THROUGH EMPLOYEE STOCK OPTIONS, INTO HER EDWARD JONES ACCOUNT. THE CLIENT STATES IN FEBRUARY SHE GAVE NORMAN THE NUMBER TO THE GENERAL COUNSEL OF AGENCY.COM SO HE COULD DISCUSS THE RESTRICTION STATUS OF THE SHARES. THE CLIENT CLAIMS NORMAN DID NOT CONTACT THE ATTORNEY FOR SIX WEEKS AFTER SHE INSTRUCTED HIM TO DO SO. DURING THAT SIX WEEK TIME PERIOD THE CLIENT HAD INSTUCTED NORMAN TO SELL 9,300 SHARES, WHICH HE INDICATED HE WOULD DO AS SOON AS THE RESTRICTION WAS LIFTED. THE CLIENT STATES ON APRIL 13, 2000 EDWARD JONES MADE AN "EXCEPTION" AND ALLOWED HER TO SELL 300 SHARES. THE CLIENT STATES SHE HAS SUFFERED LOSSES AS A RESULT OF EDWARD JONES FAILURE TO SELL HER STOCK. IN ADDITION, THE CLIENT STATES THAT NORMAN ALLOWED HER TO MAINTAIN AN OVER-CONCENTRATED POSTION IN THIS SPECULATIVE STOCK.

Product Type: Equity-OTC

Alleged Damages: \$5,000.00



Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES THA APPEAR TO BE IN EXCESS OF \$5000.

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: 06/12/2001

Complaint Pending? No

Status: Denied

Status Date: 07/25/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement

IR HAS INDICATED HE INFORMED THE CLIENT THE SHARES COULD NOT BE SOLD UNTIL THE RESTRICTION WAS LIFTED. HE HAS FURTHER INDICATED HE INFORMED THE CLIENT HE WOULD CONTACT HER REGARDING SELLING THE SHARES AS SOON A CLEAR FOR SALE WAS RECEIVED FROM THE HOME OFFICE. IT APPEARS THE COMPANY'S COUNSEL ISSUED A LEGAL OPINION ON APRIL 7, 2000. AFTER THE LEGAL OPINION WAS RECEIVED, SEVERAL SELL ORDERS WERE ENTERED AT SPECIFIC PRICES; SOME ORDERS WERE EXECUTED, SOME WERE NOT. NORMAN HAS STATED HE VISITED WITH THE CLIENT ON SEVERAL OCCASIONS REGARDING THE RISK OF MAINTAINING A LARGE POSITION IN THE STOCK AND THE ADVANTAGES OF DIVERSIFICATION; HOWEVER, THE CLIENT CHOSE TO CONTINUE HOLDING THE SHARES OF STOCK. FURTHERMORE, THE CLIENT INFORMED MR. NORMAN SHE BELIEVED THE STOCK PRICE WOULD REBOUND AND DID NOT WANT TO PROCEED WITH SELLING THE SHARES. EVENTUALLY, THE CLIENT DID MAKE THE DECISION TO TRANSFER HER ACCOUNT TO ANOTHER FIRM. UNFORTUNATELY, DUE TO THE RESTRICTION ON THE STOCK, THE TRANSFER PROCESS WAS MORE LENGTHY THAN USUAL. BASED ON OUR REVIEW, IT WOULD APPEAR NORMAN ACTED ON INSTRUCTIONS RECEIVED FROM THE CLIENT. IN ADDITION TO RECEIVING TRADE CONFIRMATIONS, THE CLIENT HAS ALSO RECEIVED CUSTOMER STATEMENTS. CUSTOMER STATEMENTS PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AND ALSO REFLECT ACCOUNT ACTIVITY. WHILE WE UNDERSTAND THE CLIENT'S DISAPPOINTMENT IN THE PERFORMANCE OF THE STOCK, IT DOES APPEAR THE DECLINE IN VALUE CAN BE ATTRIBUTED TO MARKET FLUCTUATION WHICH IS ONE THE RISKS OF OWNING ANY INVESTMENT. IN ADDITION, IT WOULD APPEAR THE CLIENT HAD AN OPPORTUNITY TO LIMIT HER LOSSES AND INSTEAD MADE THE DECISION TO CONTINUE HOLDING THE SHARES. CLAIM DENIED.



End of Report

This page is intentionally left blank.