



IAPD Report

PAUL GERARD CUOMO

CRD# 1454072

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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

PAUL GERARD CUOMO (CRD# 1454072)

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 **03/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIZENS SECURITIES, INC.	CRD# 39550	02/07/2017
IA	CITIZENS SECURITIES, INC.	CRD# 39550	03/01/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	PARK AVENUE SECURITIES LLC	46173	NEEDHAM, MA	02/14/2013 - 02/23/2017
B	CANTELLA & CO., INC.	13905	SOUTH WEYMOUTH, MA	01/19/2010 - 08/08/2012
B	BISHOP, ROSEN & CO., INC.	1248	NEW YORK, NY	12/08/2009 - 01/13/2010

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
Regulatory Event	2
Financial	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 3 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CITIZENS SECURITIES, INC.**
Main Address: ONE CITIZENS BANK WAY
JCB135
JOHNSTON, RI 02043
Firm ID#: 39550

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/07/2017
B FINRA	General Securities Principal	Approved	11/03/2020
B Massachusetts	Agent	Approved	02/08/2017
IA North Carolina	Investment Adviser Representative	Approved	09/30/2019
B North Carolina	Agent	Approved	03/14/2025
B South Carolina	Agent	Approved	03/14/2025
IA South Carolina	Investment Adviser Representative	Approved	03/09/2026

Branch Office Locations

CITIZENS SECURITIES, INC.
85 QUINCY AVE
QUINCY, MA 02169



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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	09/23/1996

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/19/1988

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	02/27/2018
Uniform Securities Agent State Law Examination (S63)	Series 63	05/06/1988

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	02/14/2013 - 02/23/2017	PARK AVENUE SECURITIES LLC	CRD# 46173	NEEDHAM, MA
B	01/19/2010 - 08/08/2012	CANTELLA & CO., INC.	CRD# 13905	SOUTH WEYMOUTH, M.
B	12/08/2009 - 01/13/2010	BISHOP, ROSEN & CO., INC.	CRD# 1248	NEW YORK, NY
B	06/22/2009 - 12/07/2009	GIRARD SECURITIES, INC.	CRD# 18697	SOUTH WEYMOUTH, M.
B	05/03/2007 - 06/10/2009	DETWILER FENTON & CO.	CRD# 1794	BOSTON, MA
B	10/21/2002 - 05/01/2007	FIRST DUNBAR SECURITIES CORPORATION	CRD# 17901	BOSTON, MA
B	08/06/1996 - 10/21/2002	LEERINK SWANN & COMPANY	CRD# 39011	BOSTON, MA
B	11/05/1992 - 08/08/1996	GRUNTAL & CO. INCORPORATED	CRD# 372	NEW YORK, NY
B	03/23/1988 - 11/06/1992	FECHTOR, DETWILER & CO., INC.	CRD# 1794	BOSTON, MA

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
07/2024 - Present	Citizens Bank, N/A	Private Client Relationship Manager	Y	Quincy, MA, United States
10/2022 - Present	Citizens Securities, INC	Private Client Relationship Manager	Y	Westwood, MA, United States
10/2022 - 07/2024	Citizens Bank, N/A	Private Client Relationship Manager	N	Waltham, MA, United States
07/2021 - 10/2022	Citizens Bank, N/A	Wealth Client Consultant	N	Waltham, MA, United States
07/2021 - 10/2022	Citizens Securities, INC	Wealth Client Consultant	Y	Westwood, MA, United States
12/2017 - 07/2021	CITIZENS BANK	Premier Advisor	Y	WALTHAM, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2017 - 07/2021	Citizens Securities Inc.	Premier Advisor	Y	WALTHAM, MA, United States
10/2017 - 12/2017	CITIZENS SECURITIES INC.	PREMIER RELATIONSHIP BANKER	Y	WALTHAM, MA, United States
02/2017 - 10/2017	CITIZENS SECURITIES, INC.	Financial Consultant	Y	Hudson, MA, United States
10/2016 - 02/2017	GUARDIAN LIFE INSURANCE	AGENT	Y	NEEDHAM, MA, United States
10/2016 - 02/2017	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	NEEDHAM, MA, United States
01/2013 - 10/2016	PARK AVENUE SECURITIES LLC	REGISTERED REP	Y	ROCKLAND, MA, United States
12/2012 - 10/2016	GUARDIAN LIFE INSURANCE CO OF AMERICA	AGENT	Y	ROCKLAND, MA, 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.

1) IAABO Basketball referee
 Referee high school basketball games
 Start: 11/30/2015
 Address: 151 Sheri Lane Weymouth MA 02190
 12 non bus hrs per month
 Not investment related

2) Notary Public



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
Regulatory Event	2
Financial	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: AL

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 06/29/1998

Docket/Case Number:

Employing firm when activity occurred which led to the regulatory action: LEERINK, SWANN & COMPANY

Product Type:

Other Product Type(s):

Allegations: ON 04/30/98, AN APPLICATION FOR REGISTRATION AS A BD WAS RECEIVED FROM LEERINK, SWANN, GARRITY, SOLLAMI, YAFFE & WYNN, ING., DBA LEERINK SWANN & COMPANY. INCLUDED WITH THE APPLICATION WAS AN AFFIDAVIT THAT NO SECURITIES BUSINESS HAD BEEN TRANSACTED IN ALABAMA. INFORMATION FROM CLEARING FIRM DISCLOSED 6 ALABAMA ACCOUNTS OPENED AND DURING THE PERIOD 11/29/96 TO 05/27/98, 64 TRANSACTIONS WERE EFFECTED IN 5 OF THE ACCOUNTS. A CEASE AND DESIST ORDER WAS ISSUED ON 06/29/98 TO LEERINK AND ITS AGENTS GERALD EDWARD ABROSH, JR., PAUL GERARD CUOMO, JR. AND SKIFTER AJRO, ALLEGING VIOLATIONS OF SECTIONS 8-6-3(A), 8-6-3(J), 8-6-3(J)(10) AND COMMISSION RULE 830-X-3-.13, FOR EFFECTING SECURITIES TRANSACTIONS PRIOR TO



REGISTRATION, FILING AN APPLICATION WHICH CONTAINED A FALSE STATEMENT AND FAILURE TO DILIGENTLY SUPERVISE AGENTS.

Current Status: Final

Resolution: Order

Resolution Date: 06/29/1998

Sanctions Ordered: Cease and Desist/Injunction

Other Sanctions Ordered:

Sanction Details: RESCISSION OFFERS WERE REQUIRED IN THE AGGREGATE AMOUNT OF \$133,106.58. THE VIOLATIONS WERE RESOLVED BY CONSENT ORDER ON 01/05/99, AND AN ADMINISTRATIVE ASSESSMENT OF \$5,000 AND INVESTIGATIVE COSTS OF \$2,000 LEVIED.

Regulator Statement SAME AS ALLEGATIONS. CONTACT: JAMES G. PUGH
334/242-2984

Reporting Source: Individual

Regulatory Action Initiated By: STATE / STATE OF ALABAMA

Sanction(s) Sought: Cease and Desist
Disgorgement

Date Initiated: 06/29/1998

Docket/Case Number: CO-98-0038

Employing firm when activity occurred which led to the regulatory action: LEERINK, SWANN & COMPANY

Product Type: No Product

Allegations: ON 04/30/98, AN APPLICATION FOR REGISTRATION AS A BD WAS RECEIVED FROM LEERINK, SWANN, GARRITY, SOLLAMI, YAFFE & WYNN, ING., DBA LEERINK SWANN & COMPANY. INCLUDED WITH THE APPLICATION WAS AN AFFIDAVIT THAT NO SECURITIES BUSINESS HAD BEEN TRANSACTED IN ALABAMA. INFORMATION FROM CLEARING FIRM DISCLOSED 6 ALABAMA ACCOUNTS OPENED AND DURING THE PERIOD 11/29/96 TO 05/27/98, 64 TRANSACTIONS WERE EFFECTED IN 5 OF THE ACCOUNTS. A CEASE AND DESIST ORDER WAS ISSUED ON 06/29/98 TO LEERINK AND ITS AGENTS [OTHER BROKER], PAUL GERARD CUOMO, JR. AND [OTHER BROKER], ALLEGING VIOLATIONS OF SECTIONS 8-6-3(A), 8-6-3(J), 8-6-3(J)(10) AND COMMISSION RULE 830-X-3-.13, FOR EFFECTING SECURITIES TRANSACTIONS PRIOR TO REGISTRATION, FILING AN APPLICATION WHICH CONTAINED A FALSE STATEMENT AND FAILURE TO DILIGENTLY SUPERVISE AGENTS.

Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No



Resolution Date: 06/29/1998
Sanctions Ordered: Cease and Desist

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: AL

Sanction(s) Sought:
Other Sanction(s) Sought:

Date Initiated: 01/05/1999
Docket/Case Number: CO-98-0038

Employing firm when activity occurred which led to the regulatory action: LEERINK , SWANN & COMPANY

Product Type:
Other Product Type(s):

Allegations: ON 04/30/98, AN APPLICATION FOR REGISTRATION AS A BD WAS RECEIVED FROM LEERINK, SWANN, GARRITY, SOLLAMI, YAFFE & WYNN, ING., DBA LEERINK SWANN & COMPANY. INCLUDED WITH THE APPLICATION WAS AN AFFIDAVIT THAT NO SECURITIES BUSINESS HAD BEEN TRANSACTED IN ALABAMA. INFORMATION FROM CLEARING FIRM DISCLOSED 6 ALABAMA ACCOUNTS OPENED AND DURING THE PERIOD 11/29/96 TO 05/27/98, 64 TRANSACTIONS WERE EFFECTED IN 5 OF THE ACCOUNTS. A CEASE AND DESIST ORDER WAS ISSUED ON 06/29/98 TO LEERINK AND ITS AGENTS GERALD EDWARD ABROSH, JR., PAUL GERARD CUOMO, JR. AND SKIFTER AJRO, ALLEGING VIOLATIONS OF SECTIONS 8-6-3(A), 8-6-3(J), 8-6-3(J)(10) AND COMMISSION RULE 830-X-3-.13, FOR EFFECTING SECURITIES TRANSACTIONS PRIOR TO REGISTRATION, FILING AN APPLICATION WHICH CONTAINED A FALSE STATEMENT AND FAILURE TO DILIGENTLY SUPERVISE AGENTS.

Current Status: Final

Resolution: Consent

Resolution Date: 01/05/1999

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$5,000.00

Other Sanctions Ordered:

Sanction Details: RESCISSION OFFERS WERE REQUIRED IN THE AGGREGATE AMOUNT OF \$133,106.58. THE VIOLATIONS WERE RESOLVED BY CONSENT ORDER ON 01/05/99, AND AN ADMINISTRATIVE ASSESSMENT OF \$5,000 AND INVESTIGATIVE COSTS OF \$2,000 LEVIED.

Regulator Statement SAME AS ALLEGATIONS. CONTACT: JAMES G. PUGH
334/242-2984

Reporting Source: Individual



Regulatory Action Initiated By:	STATE / STATE OF ALABAMA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement Restitution
Date Initiated:	01/05/1999
Docket/Case Number:	CO-98-0038
Employing firm when activity occurred which led to the regulatory action:	LEERINK, SWANN & COMPANY
Product Type:	No Product
Allegations:	ON 04/30/98, AN APPLICATION FOR REGISTRATION AS A BD WAS RECEIVED FROM LEERINK, SWANN, GARRITY, SOLLAMI, YAFFE & WYNN, ING., DBA LEERINK SWANN & COMPANY. INCLUDED WITH THE APPLICATION WAS AN AFFIDAVIT THAT NO SECURITIES BUSINESS HAD BEEN TRANSACTED IN ALABAMA. INFORMATION FROM CLEARING FIRM DISCLOSED 6 ALABAMA ACCOUNTS OPENED AND DURING THE PERIOD 11/29/96 TO 05/27/98, 64 TRANSACTIONS WERE EFFECTED IN 5 OF THE ACCOUNTS. A CEASE AND DESIST ORDER WAS ISSUED ON 06/29/98 TO LEERINK AND ITS AGENTS [OTHER BROKER], PAUL GERARD CUOMO, JR. AND [OTHER BROKER], ALLEGING VIOLATIONS OF SECTIONS 8-6-3(A), 8-6-3(J), 8-6-3(J)(10) AND COMMISSION RULE 830-X-3-.13, FOR EFFECTING SECURITIES TRANSACTIONS PRIOR TO REGISTRATION, FILING AN APPLICATION WHICH CONTAINED A FALSE STATEMENT AND FAILURE TO DILIGENTLY SUPERVISE AGENTS.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/05/1999
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement Restitution Other: RESCISSION OFFERS WERE REQUIRED IN THE AGGREGATE AMOUNT OF \$133,106.58. THE VIOLATIONS WERE RESOLVED BY CONSENT ORDER ON 01/05/99, AND AN ADMINISTRATIVE ASSESSMENT OF \$5,000 AND INVESTIGATIVE COSTS OF \$2,000 LEVIED.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,000.00
Portion Levied against individual:	\$0.00
Payment Plan:	



Is Payment Plan Current:

Date Paid by individual:

**Was any portion of penalty
waived?** No

Amount Waived:



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	01/10/2017
Organization Investment-Related?	No
Type of Court:	DISTRICT
Name of Court:	QUINCY DISTRICT COURT
Location of Court:	QUINCY, MA
Docket/Case #:	1556 CV 0849
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	01/25/2017
If a compromise with creditor, provide:	
Name of Creditor:	HSBC BANK NEVADA, NA
Original Amount Owed:	\$15,000.00
Terms Reached with Creditor:	PAYMENT NEGOTIATED \$7000.00



End of Report

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