



IAPD Report

JOSEPH EBERLE III

CRD# 1685607

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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

JOSEPH EBERLE III (CRD# 1685607)

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 **01/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNION CAPITAL COMPANY	CRD# 110301	02/19/2021
IA	UNION CAPITAL COMPANY	CRD# 110301	05/28/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	CALTON & ASSOCIATES, INC.	20999	Memphis, TN	04/20/2015 - 01/31/2021
B	CALTON & ASSOCIATES, INC.	20999	TAMPA, FL	04/17/2015 - 01/31/2021
IA	STRATEGIC ASSET CONSULTING	37044	MEMPHIS, TN	04/28/2004 - 12/31/2015

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	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 4 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **UNION CAPITAL COMPANY**

Main Address: 6083 E. GRANT RD.
TUCSON, AZ 85712

Firm ID#: 110301

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	02/19/2021
 FINRA	General Securities Principal	Approved	02/22/2021
 FINRA	Registered Options Principal	Approved	02/22/2021
 Georgia	Agent	Approved	02/19/2021
 Mississippi	Agent	Approved	02/23/2021
 Tennessee	Agent	Approved	02/19/2021
 Tennessee	Investment Adviser Representative	Approved	05/28/2021
 Washington	Agent	Approved	02/23/2021

Branch Office Locations

UNION CAPITAL COMPANY
Pooler, GA



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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
 Registered Options Principal Examination (S4)	Series 4	10/09/2006
 General Securities Principal Examination (S24)	Series 24	03/31/2001

General Industry/Product Exams

Exam	Category	Date
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	10/01/1987
 General Securities Representative Examination (S7)	Series 7	06/20/1987

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/1987

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	04/20/2015 - 01/31/2021	CALTON & ASSOCIATES, INC.	CRD# 20999	Memphis, TN
B	04/17/2015 - 01/31/2021	CALTON & ASSOCIATES, INC.	CRD# 20999	TAMPA, FL
IA	04/28/2004 - 12/31/2015	STRATEGIC ASSET CONSULTING	CRD# 37044	MEMPHIS, TN
B	03/19/1998 - 08/28/2015	ADVANCED ASSET TRADING, INC	CRD# 37044	MEMPHIS, TN
B	05/07/1997 - 12/10/1997	R. D. KUSHNIR & CO.	CRD# 24013	NORTHBROOK, IL
B	06/07/1990 - 12/18/1996	TRADING SERVICES GROUP, INC.	CRD# 26554	ATLANTA, GA
B	06/01/1989 - 06/01/1990	TOTAL RESOURCES, INC.	CRD# 21644	NEW YORK, NY
B	09/15/1988 - 06/01/1990	FURMAN SELZ MAGER DIETZ & BIRNEY INCORPORATED	CRD# 6540	NEW YORK, NY
B	07/10/1987 - 05/13/1988	E. F. HUTTON & COMPANY INC	CRD# 235	

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
02/2021 - Present	Union Capital Company	REGISTERED REPRESENTATIVE	Y	Tucson, AZ, United States
04/2015 - 01/2021	CALTON & ASSOCIATES, INC.	REGISTERED ADVISOR	Y	MEMPHIS, TN, United States



Registration & Employment History

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. 1) Name of Business: Shelby County Schools. Non-Investment related. Address: 160 S. Hollywood, Memphis, TN 38112.

Nature of Business: Provides quarterly reviews. Position/Title/Relationship: Employee. Start Date: 1989. Hours per quarterly: 24hrs. Hours per month during Securities trading hours quarterly: 0. Pay: \$2,850 for each annual contract report.

Duties/Responsibilities: It has been one of the longest relationships I have had in the investment business, being an investment advisor for what was originally the Memphis City Schools. The local pension plan changed its name almost ten years ago to Shelby County Schools Local Retirement Plan as the city schools collapsed into the county system, the board of education for the schools serves as the trustees of the plan and I have prepared quarterly performance reports for over a more than thirty year time span. There are less than 10 people left and the plan will probably end in the next year or two. The staff issue me personally an annual contract to create the quarterly reviews, which under the present format results in about a forty page document on the two money managers performance.

No. 2) Name of Business: Trust Company of Knoxville. Investment related but do not advise nor do any trading. Address: 4823 Old Kingston Pike, Knoxville, TN 37919. Nature of Business: Attend meetings from time to time. Position/Title/Relationship:

Employee. Start Date: 1998. Hours per year: 12hrs and under. Hours per month during Securities trading hours: 0. Pay: Quarterly Fee. Duties/Responsibilities: I have had a relationship with the Trust Company of Knoxville for more than thirty years. It is one of the largest independent trusts in the south. I receive a fee for placing business with the company. I have a large 401k for the Convention and Visitors Bureau of Memphis that I placed with them more than twenty years ago. It requires me to attend meetings from time to time and help make presentations to employees a couple times a year.



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	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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	08/09/2007
Docket/Case Number:	2006003760401
Employing firm when activity occurred which led to the regulatory action:	ADVANCED ASSET TRADING, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	NASD RULES 1017, 1022(F), 2110 - A MEMBER FIRM, ACTING THROUGH EBERLE, ENGAGED IN OPTIONS TRADING IN VIOLATION OF THE TERMS AND CONDITIONS OF ITS NASD MEMBERSHIP AGREEMENT; AND, A MEMBER FIRM, ACTING THROUGH EBERLE, ENGAGED IN OPTIONS TRADING WITHOUT EMPLOYING A REGISTERED OPTIONS PRINCIPAL.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



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:	08/09/2007
Sanctions Ordered:	Censure Monetary/Fine \$5,000.00
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE FINDINGS, EBERLE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS CENSURED AND FINED \$5,000.
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Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Censure
Other Sanction(s) Sought:	
Date Initiated:	08/09/2007
Docket/Case Number:	2006003760401
Employing firm when activity occurred which led to the regulatory action:	ADVANCED ASSET TRADING, INC.
Product Type:	Options
Other Product Type(s):	
Allegations:	NASD RULES 1017, 1022(F), 2110 - A MEMBER FIRM ACTING THROUGH MR. EBERLE, ENGAGED IN OPTIONS TRADING WITH OUT HAVING AN OPTIONS PRINCIPAL EMPLOYED AT THE FIRM.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	08/09/2007
Sanctions Ordered:	Censure Monetary/Fine \$5,000.00
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE FINDINGS, MR. EBERLE CONSENTED TO THE FINDINGS, WAS CENSURED AND FINED \$5000. THE FINE WAS PAID AS PART OF THE RESOLUTION FOR THIS MATTER.
Broker Statement	BEFORE THE RESOLUTION OF THIS MATTER, THE SERIES 4 OPTIONS PRINCIPAL EXAM WAS TAKEN AND PASSED BY MR. EBERLE, THE FIRM, A SINGLE PRODUCER ORGANIZATION, HAS SUBMITTED THE NECESSARY BUSINESS PLAN TO FINRA AND IS NOW OPERATING APPROVED FOR OPTIONS TRADING.



End of Report

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