



## IAPD Report

# MICHAEL JOHN HOLDEN

CRD# 1718126

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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

### MICHAEL JOHN HOLDEN (CRD# 1718126)

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 **07/23/2025**.

### CURRENT EMPLOYERS

|           | Firm                              | CRD#     | Registered Since |
|-----------|-----------------------------------|----------|------------------|
| <b>B</b>  | BNY MELLON SECURITIES CORPORATION | CRD# 231 | 08/05/2009       |
| <b>IA</b> | BNY MELLON SECURITIES CORPORATION | CRD# 231 | 08/11/2009       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **52** 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> | VALIC FINANCIAL ADVISORS, INC.                  | 42803 | WEST PALM BEACH, FL | 06/30/2009 - 08/11/2009 |
| <b>B</b>  | VALIC FINANCIAL ADVISORS, INC.                  | 42803 | WEST PALM BEACH, FL | 06/29/2009 - 08/11/2009 |
| <b>IA</b> | BANC OF AMERICA INVESTMENT SERVICES, 16361 INC. |       | WEST PALM BEACH, FL | 03/14/2008 - 02/09/2009 |

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 |
|-------------|-------|
| Termination | 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 **52** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **BNY MELLON SECURITIES CORPORATION**  
Main Address: 240 GREENWICH STREET  
9TH FLOOR EAST  
NEW YORK, NY 10286-0001  
Firm ID#: 231

| Regulator                     | Registration                        | Status   | Date       |
|-------------------------------|-------------------------------------|----------|------------|
| <b>B</b> FINRA                | General Securities Principal        | Approved | 08/05/2009 |
| <b>B</b> FINRA                | General Securities Representative   | Approved | 08/05/2009 |
| <b>B</b> FINRA                | General Securities Sales Supervisor | Approved | 11/02/2009 |
| <b>B</b> FINRA                | Operations Professional             | Approved | 12/13/2011 |
| <b>B</b> Alabama              | Agent                               | Approved | 08/07/2009 |
| <b>B</b> Alaska               | Agent                               | Approved | 08/05/2009 |
| <b>B</b> Arizona              | Agent                               | Approved | 08/13/2009 |
| <b>B</b> Arkansas             | Agent                               | Approved | 08/12/2009 |
| <b>B</b> California           | Agent                               | Approved | 08/05/2009 |
| <b>B</b> Colorado             | Agent                               | Approved | 08/06/2009 |
| <b>B</b> Connecticut          | Agent                               | Approved | 08/18/2009 |
| <b>B</b> Delaware             | Agent                               | Approved | 08/06/2009 |
| <b>B</b> District of Columbia | Agent                               | Approved | 08/13/2009 |



### Qualifications

| Regulator       | Registration                      | Status   | Date       |
|-----------------|-----------------------------------|----------|------------|
| B Florida       | Agent                             | Approved | 08/05/2009 |
| IA Florida      | Investment Adviser Representative | Approved | 08/11/2009 |
| B Georgia       | Agent                             | Approved | 08/05/2009 |
| B Hawaii        | Agent                             | Approved | 08/20/2009 |
| B Idaho         | Agent                             | Approved | 08/05/2009 |
| B Illinois      | Agent                             | Approved | 08/05/2009 |
| B Indiana       | Agent                             | Approved | 08/11/2009 |
| B Iowa          | Agent                             | Approved | 08/11/2009 |
| B Kansas        | Agent                             | Approved | 08/10/2009 |
| B Kentucky      | Agent                             | Approved | 08/05/2009 |
| B Louisiana     | Agent                             | Approved | 08/13/2009 |
| B Maine         | Agent                             | Approved | 08/06/2009 |
| B Maryland      | Agent                             | Approved | 08/10/2009 |
| B Massachusetts | Agent                             | Approved | 08/12/2009 |
| B Michigan      | Agent                             | Approved | 08/24/2009 |
| B Minnesota     | Agent                             | Approved | 08/12/2009 |
| B Mississippi   | Agent                             | Approved | 08/11/2009 |
| B Missouri      | Agent                             | Approved | 08/06/2009 |
| B Montana       | Agent                             | Approved | 08/05/2009 |



### Qualifications

| Regulator               | Registration | Status   | Date       |
|-------------------------|--------------|----------|------------|
| <b>B</b> Nebraska       | Agent        | Approved | 08/11/2009 |
| <b>B</b> Nevada         | Agent        | Approved | 08/20/2009 |
| <b>B</b> New Hampshire  | Agent        | Approved | 08/19/2009 |
| <b>B</b> New Jersey     | Agent        | Approved | 08/11/2009 |
| <b>B</b> New Mexico     | Agent        | Approved | 08/11/2009 |
| <b>B</b> New York       | Agent        | Approved | 08/11/2009 |
| <b>B</b> North Carolina | Agent        | Approved | 08/17/2009 |
| <b>B</b> North Dakota   | Agent        | Approved | 08/06/2009 |
| <b>B</b> Ohio           | Agent        | Approved | 08/12/2009 |
| <b>B</b> Oklahoma       | Agent        | Approved | 08/13/2009 |
| <b>B</b> Oregon         | Agent        | Approved | 08/12/2009 |
| <b>B</b> Pennsylvania   | Agent        | Approved | 08/18/2009 |
| <b>B</b> Puerto Rico    | Agent        | Approved | 08/14/2009 |
| <b>B</b> Rhode Island   | Agent        | Approved | 08/06/2009 |
| <b>B</b> South Carolina | Agent        | Approved | 08/06/2009 |
| <b>B</b> South Dakota   | Agent        | Approved | 08/11/2009 |
| <b>B</b> Tennessee      | Agent        | Approved | 01/21/2021 |
| <b>B</b> Texas          | Agent        | Approved | 08/17/2009 |
| <b>B</b> Utah           | Agent        | Approved | 08/05/2009 |



### Qualifications

| Regulator              | Registration | Status   | Date       |
|------------------------|--------------|----------|------------|
| <b>B</b> Vermont       | Agent        | Approved | 08/06/2009 |
| <b>B</b> Virginia      | Agent        | Approved | 08/06/2009 |
| <b>B</b> Washington    | Agent        | Approved | 08/05/2009 |
| <b>B</b> West Virginia | Agent        | Approved | 08/20/2009 |
| <b>B</b> Wisconsin     | Agent        | Approved | 08/05/2009 |
| <b>B</b> Wyoming       | Agent        | Approved | 08/05/2009 |

### Branch Office Locations

**BNY MELLON SECURITIES CORPORATION**  
Jupiter, FL

**BNY MELLON SECURITIES CORPORATION**  
777 S. FLAGLER DRIVE  
SUITE 1810  
WEST PALM BEACH, FL 33401






## 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 3 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

| Exam   | Category  | Date       |
|--|-----------|------------|
|  General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 07/02/2003 |
|  General Securities Sales Supervisor - Options Module Examination (S9)  | Series 9  | 06/19/2003 |
|  General Securities Principal Examination (S24)                        | Series 24 | 02/16/1993 |

#### 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 |
|  Futures Managed Funds Examination (S31)  | Series 31   | 04/21/2006 |
|  General Securities Representative Examination (S7)                             | Series 7    | 10/01/1992 |
|  Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6    | 02/08/1988 |

#### State Securities Law Exams

| Exam   | Category  | Date       |
|--|-----------|------------|
|  Uniform Investment Adviser Law Examination (S65)     | Series 65 | 02/05/1999 |
|  Uniform Securities Agent State Law Examination (S63) | Series 63 | 11/15/1990 |



## PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



### 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 | 06/30/2009 - 08/11/2009 | VALIC FINANCIAL ADVISORS, INC.            | CRD# 42803 | WEST PALM BEACH, FL |
| B  | 06/29/2009 - 08/11/2009 | VALIC FINANCIAL ADVISORS, INC.            | CRD# 42803 | WEST PALM BEACH, FL |
| IA | 03/14/2008 - 02/09/2009 | BANC OF AMERICA INVESTMENT SERVICES, INC. | CRD# 16361 | WEST PALM BEACH, FL |
| B  | 03/11/2008 - 02/09/2009 | BANC OF AMERICA INVESTMENT SERVICES, INC. | CRD# 16361 | WEST PALM BEACH, FL |
| IA | 02/02/2006 - 03/07/2008 | RAYMOND JAMES & ASSOCIATES, INC.          | CRD# 705   | BOCA RATON, FL      |
| B  | 11/22/2005 - 03/07/2008 | RAYMOND JAMES & ASSOCIATES, INC.          | CRD# 705   | BOCA RATON, FL      |
| IA | 06/05/2003 - 11/14/2005 | CHARLES SCHWAB & CO., INC.                | CRD# 5393  | BOCA RATON, FL      |
| B  | 05/29/2003 - 11/14/2005 | CHARLES SCHWAB & CO., INC.                | CRD# 5393  | BOCA RATON, FL      |
| B  | 08/08/1991 - 12/02/2002 | DREYFUS SERVICE CORPORATION               | CRD# 231   | NEW YORK, NY        |
| B  | 09/24/1990 - 08/06/1991 | G. R. PHELPS & CO., INC.                  | CRD# 173   |                     |
| B  | 02/09/1988 - 06/12/1990 | MFS FINANCIAL SERVICES, INC.              | CRD# 18309 | 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             |
|-------------------|-----------------------------------|--|--------------------|-------------------------------|
| 03/2024 - Present | BNY Mellon Securities Corporation | Senior Vice President, Financial Advisor Manager | Y                  | Uniondale, NY, United States  |
| 08/2009 - 03/2024 | MBSC SECURITIES CORPORATION       | PRODUCING MANAGER                                | Y                  | BOCA RATON, FL, 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.

1. EAST COAST FOOTBALL OFFICIALS ASSOCIATION - PALM BEACH GARDENS, FL. 33418 - START DATE 8/2009 - PAY PER GAME - FOOTBALL OFFICIAL - SEASONAL AUG - NOV. 10 HRS A WEEK. I OFFICATE FOOTBALL GAMES .
2. DSO-licensed financial advisor selling insurance products
3. Designated Responsible Licensed Producer holding a position of Vice president of BNY Mellon Insurance Agency responsible for product management, operational support, licensing & compliance activities with annuity and insurance distribution.



## 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 |
|-------------|-------|
| Termination | 1     |

### 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:** MASSACHUSETTS FINANCIAL SERVICES

**Termination Type:** Discharged

**Termination Date:** 06/03/1990

**Allegations:** VERBAL DISPUTE WITH A CLIENT

**Product Type:** No Product

**Broker Statement**

APPROXIMATELY 19 YEARS AGO I AS TERMINATED FROM MASSACHUSETTS FINANCIAL SERVICES. THE CIRCUMSTANCES SURROUNDING MY TERMINATION WERE AS FOLLOWS. I FIELDDED AN INCOMING CALL AT 6 PM ON A FRIDAY EVENING. THE CALLER WAS A BROKER WHO HAD BEEN WORKING WITH ANOTHER DEPARTMENT TO RESOLVE AN ISSUE WITH A CLIENTS ACCOUNT. I EXPLAINED THAT THE DEPARTMENT IN QUESTION WAS CLOSED AND THAT I WOULD LOOK INTO HER ON SATURDAY MORNING S I WAS WORKING OVERTIME IN THAT DEPARTMENT TO RELIEVE THE BACKLOG OF WORK. SHE BEGAN TO VERBALLY ABUSE AND SHOUT OBSCENITIES AT ME AND ASKED FOR A SUOERVISOR. I EXPLAINED TO HER I INDEED WAS IN A SUPERVISORY CAPACITY AND WAS IN A POSTION TO BRING HERE PROBLEM TO A RESOLUTION. SHE CONTINUED HER VERBAL ABUSE AT WHICH TIME I EXPLAINED TO HER THAT DUE TO THE HOUR I MAY NOT BE ABLE TO FIND A MORE SENIOR PERSON FOR HER TO SPEAK WITH BUT I WOULD TRY. I DID EVENTUALLY FIND A MORE SENIOR PERSON TO THAKE THIS CALL. THE MORE SENIOR PERSON ASKED ME THE NAME OF THE CALLER AND I REPLIED , "SOME OLD LADY." NOT REALIZING THE CALL WAS NO LONGER ON HOLD THE BROKER I HAD BEEN SPEAKING TO HEARD MY COMMENT. AS A RESULT OF MY COMMENT MY EMPLOYMENT WAS TERMINATED THE FOLLOWING WEEK AS THE BROKER CONTINUED TO COMPLAIN ABOUT THE INCIDENT DESPITE MY APOLOGY. I REGRET THE CIRCUMSTANCES



AND MY ACTIONS THAT LEAD TO THE TERMINATION OF MY EMPLOYMENT AND I LEARNED FROM THIS EXPERIENCE. IN FACT I AM SURE THAT THIS EXPERIENCE HAS GREATLY ENHANCED MY ABILITY TO HANDLE DIFFICULT SITUATIONS AND HAS SERVED ME WELL OVER THE YEARS. OTHER THAN THIS INCIDENT MY U4 WILL REVEAL NO DISCLOSURES.



## End of Report

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