



IAPD Report

KELLY RYBACKI

CRD# 1795327

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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

KELLY RYBACKI (CRD# 1795327)

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 **11/22/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	02/17/2023
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	02/17/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	CLAYTON, MO	12/07/2011 - 02/17/2023
B	WELLS FARGO CLEARING SERVICES, LLC	19616	CLAYTON, MO	01/01/2008 - 02/17/2023
B	A. G. EDWARDS & SONS, INC.	4	ST. LOUIS, MO	11/22/2000 - 01/03/2008

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
Termination	1
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 **29** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/17/2023
B	Alabama	Agent	Approved	02/23/2023
B	Arizona	Agent	Approved	02/17/2023
B	Arkansas	Agent	Approved	02/17/2023
B	California	Agent	Approved	02/17/2023
B	Colorado	Agent	Approved	02/17/2023
B	Connecticut	Agent	Approved	02/17/2023
B	Florida	Agent	Approved	02/17/2023
B	Georgia	Agent	Approved	02/21/2023
B	Illinois	Agent	Approved	02/22/2023
B	Indiana	Agent	Approved	02/17/2023
B	Kansas	Agent	Approved	02/17/2023
B	Kentucky	Agent	Approved	02/17/2023



Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	02/17/2023
B Massachusetts	Agent	Approved	04/06/2023
B Michigan	Agent	Approved	02/17/2023
B Minnesota	Agent	Approved	03/17/2023
B Missouri	Agent	Approved	02/17/2023
B Nevada	Agent	Approved	02/17/2023
B New Jersey	Agent	Approved	02/17/2023
B New York	Agent	Approved	02/17/2023
B North Carolina	Agent	Approved	02/17/2023
B Ohio	Agent	Approved	02/17/2023
B Pennsylvania	Agent	Approved	11/15/2023
B South Carolina	Agent	Approved	02/17/2023
B Texas	Agent	Approved	02/17/2023
IA Texas	Investment Adviser Representative	Restricted Approval	02/17/2023
B Vermont	Agent	Approved	02/17/2023
B Virginia	Agent	Approved	02/17/2023
B Washington	Agent	Approved	02/17/2023
B Wyoming	Agent	Approved	02/17/2023



Qualifications

Branch Office Locations

WELLS FARGO ADVISORS
14767 NORTH OUTER 40 RD
FL 2 STE 201
CHESTERFIELD, MO 63017



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	12/01/1993
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/06/1994
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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	12/07/2011 - 02/17/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	CLAYTON, MO
B	01/01/2008 - 02/17/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	CLAYTON, MO
B	11/22/2000 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	02/28/2000 - 11/15/2000	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	07/15/1999 - 02/28/2000	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	12/02/1993 - 07/01/1999	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

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
02/2023 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	CHESTERFIELD, MO, United States
11/2016 - 02/2023	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	CHESTERFIELD, MO, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	CHESTERFIELD, MO, 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.

TRUSTEE FOR GRANDFATHER, INV RELATED, BALLWIN, MO, START: 1/1/2005, 2 HOURS A MONTH, 0 HOURS DURING TRADING.



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
Financial	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:	PRUDENTIAL SECURITIES, INC.
Termination Type:	Permitted to Resign
Termination Date:	10/20/2000
Allegations:	THE ALLEGATION WAS THAT MS. RYBACKI ALTERED AN IRA APPLICATION.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Types:	
Broker Statement	WHEN WE MADE THE MOVE TO PRUDENTIAL SECURITIES BACK ON 02-18-00, THE BRANCH WAS NOT PREPARED TO ACCOMMODATE FOR THE AMOUNT OF BUSINESS THAT THIS BROKER GENERATES. AS NEW ACCOUNTS WERE BEING OPENED, PRUDENTIAL SECURITIES HOME OFFICE WAS TO BE RESPONSIBLE FOR SENDING TO THE CLIENTS NEW ACCOUNT PACKAGES FOR SIGNATURES. APPROXIMATELY 3 WEEKS HAD GONE BY AND I WAS INFORMED THAT THE HOME OFFICE DID NOT HAVE OUR RANCH MANAGERS' SIGNATURE ON FILE, THEREFORE ALL OF THE ACCOUNTS THAT HAD BEEN OPENED PRIOR TO THIS; THE CLIENTS DID NOT RECEIVE ANY OF THE PACKAGES. I WORKED ON GETTING THE PACKAGES TO THE CLIENTS FOR SIGNATURES. THE BACK OFFICE AND NEW ACCOUNTS CLERK WERE ALSO SENDING PACKAGES TO ALL OF THE CLIENTS. THE CLIENTS WERE RECEIVING THE SAME PACKAGE 2,3, EVEN 4 TIMES. WE THEN STARTED TO RECEIVE PHONE CALLS FROM CLIENTS COMPLAINING ABOUT THE MULTIPLE MAILINGS SAYING THAT THEY HAVE ALREADY SIGNED THESE DOCUMENTS AND WHY WERE THEY STILL RECEIVING THE PACKAGES. THE BROKER DID A TRADE IN A CLIENT'S IRA ROLLOVER ACCOUNT THAT DID NOT HAVE IRA DOCUMENTS ON FILE. THE BROKER WILL NOT GET PAID HIS COMMISSIONS UNTIL THE NEW ACCOUNT



DOCUMENTS HAVE BEEN RECEIVED IN THE HOME OFFICE IN NEW YORK. HIS PARTNER CAME TO US AND SAID THAT THE COMMISSION FOR THE TRADE WAS BEING WITHHELD DUE TO MISSING DOCUMENTS. THIS CLIENT HAD TWO IRA'S WITH PRUDENTIAL. I CHECKED BOTH OF HIS ACCOUNTS AND THERE WERE DOCUMENTS ON FILE FOR HIS ROTH IRA BUT NOT FOR THE ROLLOVER IRA. THE BROKERS WERE UPSET DUE TO ALL OF THE FRUSTRATION AND PROBLEMS THAT THE CLIENTS AND WE HAD ENCOUNTERED. WE NOTIFIED THE CLIENT TO SEE IF HE REMEMBERED SENDING THE DOCUMENTS, AND HE SAID THAT HE HAD SENT US THE DOCUMENTS SIGNED. SO I TURNED TO THE BROKERS' AND SUGGESTED THAT WE USE HIS APPLICATION ON HIS ROTH IRA AND SUBMIT THE APPLICATION TO HIS ROLLOVER IRA. I WAS THINKING OF THE CLIENT AND HIS FRUSTRATIONS AND THE BROKER'S FRUSTRATIONS. I MEANT NO HARM. I WAS ONLY TRYING TO HELP KEEP THE PEACE WITH THE CLIENT.



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:	11/13/2018
Organization Investment-Related?	No
Action Pending?	No
Disposition:	Direct Payment Procedure
Disposition Date:	11/16/2018
If a compromise with creditor, provide:	
Name of Creditor:	ALLEVIATE FINANCIAL SOLUTIONS
Original Amount Owed:	\$22,381.00
Terms Reached with Creditor:	ALLEVIATE WILL WORK WITH OUR CREDITORS TO NEGOTIATE A PAYMENT PLAN
Amount Paid:	\$12,309.55
SIPA (Securities Investor Protection Act) Trustee:	
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	11/16/2018



End of Report

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