



IAPD Report

David Bernard Harris

CRD# 1860629

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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

David Bernard Harris (CRD# 1860629)

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 **03/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	04/11/2022
IA	LPL FINANCIAL LLC	CRD# 6413	04/11/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	KEY INVESTMENT SERVICES LLC	136300	Rochester, NY	03/26/2021 - 04/13/2022
B	KEY INVESTMENT SERVICES LLC	136300	Rochester, NY	02/15/2011 - 04/13/2022
B	PAULSON INVESTMENT COMPANY, INC.	5670	PITTSFORD, NY	01/09/1995 - 02/16/2011

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/11/2022
B	FINRA	General Securities Representative	Approved	04/11/2022
B	Arizona	Agent	Approved	09/15/2022
B	Delaware	Agent	Approved	04/27/2022
B	Florida	Agent	Approved	10/27/2025
IA	Florida	Investment Adviser Representative	Approved	03/03/2026
B	Michigan	Agent	Approved	04/11/2022
B	Nevada	Agent	Approved	04/11/2022
B	New York	Agent	Approved	04/11/2022
IA	New York	Investment Adviser Representative	Approved	04/11/2022
B	Ohio	Agent	Approved	04/11/2022
B	Pennsylvania	Agent	Approved	04/22/2022
B	South Carolina	Agent	Approved	10/28/2025



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	04/11/2022
IA Texas	Investment Adviser Representative	Restricted Approval	04/11/2022
B Utah	Agent	Approved	04/12/2022
B Virginia	Agent	Approved	04/11/2022
B Washington	Agent	Approved	04/27/2022

Branch Office Locations

LPL FINANCIAL LLC
2024 W HENRIETTA RD STE 3F
BRIGHTON, NY 14623

LPL FINANCIAL LLC
2024 W HENRIETTA RD STE 3F
BRIGHTON, NY 14623

LPL FINANCIAL LLC
STUART, FL



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	04/15/1992

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/17/1988

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	05/23/2012
Uniform Securities Agent State Law Examination (S63)	Series 63	09/29/1988

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
IA	03/26/2021 - 04/13/2022	KEY INVESTMENT SERVICES LLC	CRD# 136300	Rochester, NY
B	02/15/2011 - 04/13/2022	KEY INVESTMENT SERVICES LLC	CRD# 136300	Rochester, NY
B	01/09/1995 - 02/16/2011	PAULSON INVESTMENT COMPANY, INC.	CRD# 5670	PITTSFORD, NY
B	01/27/1993 - 12/12/1994	SCHNEIDER SECURITIES, INC.	CRD# 16434	DENVER, CO
B	01/17/1992 - 12/24/1992	INVESTORS ASSOCIATES, INC.	CRD# 958	HACKENSACK, NJ
B	08/13/1991 - 01/09/1992	R.B. WEBSTER INVESTMENTS, INC.	CRD# 19273	
B	03/01/1989 - 08/09/1991	PRINCETON FINANCIAL GROUP, INC.	CRD# 14597	
B	09/20/1988 - 02/28/1989	POWER SECURITIES CORPORATION	CRD# 15527	

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
04/2022 - Present	LPL Financial, LLC	Registered Representative	Y	Brighton, NY, United States
02/2011 - 03/2022	KEY INVESTMENT SERVICES LLC	FINANCIAL ADVISOR	Y	CAMILLUS, NY, 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.

1-01/ 2014 / Real Estate Rental - David Harris - Investment Related - 260 Otter Run PI Stuart, FL 34997-3048; 138 Walking Path Stuart, FL 34997-3039; 163 Walking Path Stuart, FL 34997-3040; 427 Walking Path Stuart, FL 34997-3000; 5051 Mariner Garden Cir Stuart, FL 34997-2176

2- 01/2022 / Turning Point Advisors / DBA for LPL Business (entity for LPL business) / Investment Related / Brighton, NY 14623



Registration & Employment History



OTHER BUSINESS ACTIVITIES

3. 01/28/2025- DCSN LLC- Not INV Related- At BRIGHTON, NY- Start date 01/01/2025- 40 Hours Per Month- 40 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
Regulatory Event	2
Customer Dispute	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: STATE OF GEORGIA

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 04/20/1995

Docket/Case Number: 5094-0231A

Employing firm when activity occurred which led to the regulatory action: SCHNEIDER SECURITIES

Product Type:

Other Product Type(s):

Allegations: OFFER FOR SALE AND SALE OF SECURITIES AT A TIME WHEN AGENT WAS NOT REGISTERED WITH THE COMMISSIONER AND EMPLOYED BY SCHNEIDER SECURITIES.

Current Status: Final

Resolution: Decision

Resolution Date: 05/31/1995

Sanctions Ordered: Monetary/Fine

Other Sanctions Ordered:

Sanction Details: ORDER OF PROHIBITION AND CIVIL PENALTY IN THE



AMOUNT OF \$1,000.00 ISSUED BY THE COMMISSIONER OF SECURITIES IN THE MATTER OF DAVID B. HARRIS ON MAY 31, 1995.

Regulator Statement

HARRIS OFFERED FOR SALE AND SOLD SECURITIES TO A GEORGIA RESIDENT FOR SCHNEIDER SECURITIES INC. AT A TIME WHEN HARRIS WAS NOT REGISTERED WITH THE COMMISSIONER TO DO SO. CONTACT: STATE OF GEORGIA

Reporting Source: Individual
Regulatory Action Initiated By: STATE OF GEORGIA
Sanction(s) Sought: Cease and Desist
Other Sanction(s) Sought:
Date Initiated: 04/20/1995
Docket/Case Number: 5094-0231A
Employing firm when activity occurred which led to the regulatory action: SCHNEIDER SECURITIES
Product Type: Equity - OTC
Other Product Type(s):
Allegations: OFFERED AND SOLD SECURITIES TO A GEORGIA RESIDENT WITHOUT BEING REGISTERED IN GEORGIA.
Current Status: Final
Resolution: Order
Resolution Date: 05/31/1995
Sanctions Ordered: Cease and Desist/Injunction
Monetary/Fine \$1,000.00
Other Sanctions Ordered:
Sanction Details: CEASE AND DESIST ORDER ISSUED BY GEORGIA ON 5/31/95, AND IMPOSED A FINE OF \$1,000.

Broker Statement

DUE TO A CLERICAL ERROR, A TRADE I DID NOT HAVE ANY KNOWLEDGE OF WAS RUN UNDER MY REP. UPON DISCOVERY OF THIS ERROR, THE \$60 COMMISSION WAS TRANSFERRED TO THE BROKER WHO ACTUALLY SOLICITED THE TRADE. GIVEN THESE CIRCUMSTANCES, I WAS NOT GRANTED DUE PROCESS BY THE STATE OF GEORGIA. REQUEST FOR APPEAL WAS DENIED.

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: MICHIGAN
Sanction(s) Sought:
Other Sanction(s) Sought:
Date Initiated: 12/27/1989



Docket/Case Number: UNKNOWN

Employing firm when activity occurred which led to the regulatory action:

Product Type: Other

Other Product Type(s): RENEWAL FEE

Allegations: FAILURE TO PAY THE BALANCE OF THE \$30 1989 RENEWAL FEE, IN THE AMOUNT OF \$15.

Current Status: Final

Resolution: Decision

Resolution Date: 12/27/1989

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: DAVID BERNARD HARRIS' REGISTRATION WAS REVOKED DUE TO THE FAILURE TO PAY THE BALANCE OF THE \$30 1989 RENEWAL FEE, IN THE AMOUNT OF \$15.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF MICHIGAN

Sanction(s) Sought: Revocation

Other Sanction(s) Sought:

Date Initiated: 12/27/1989

Docket/Case Number: UNKNOWN

Employing firm when activity occurred which led to the regulatory action: POWER SECURITIES

Product Type: No Product

Other Product Type(s):

Allegations: REGISTRATION REVOKED, FOR FAILURE OF POWER SECURITIES TO PAY \$15.00 REGISTRATION FEE.

Current Status: Final

Resolution: Decision

Resolution Date: 12/27/1989

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: REGISTRATION REVOKED

Broker Statement 22E4-NO RESPONSE, I WAS NOT AT FAULT. 22E5-IN THAT I WAS NOT AWARE THAT REGISTRATION FEE OF POWER SEC. WAS NOT PAID FOR THE STATE OF MICHIGAN. I HAD TERMINATED MY EMPLOYMENT WITH POWER SEE



BEFORE REVOCATION HAD OCCURED.



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: PAULSON INVESTMENT COMPANY, INC.

Allegations: [CUSTOMER] ALLEGES THAT MR. HARRIS MADE UNSUITABLE RECOMMENDATIONS.

Product Type: Mutual Fund

Alleged Damages: \$90,000.00

Customer Complaint Information

Date Complaint Received: 12/31/2003

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 04/05/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): NASD ARBITRATION #04-00144

Docket/Case #: 04-00144

Date Notice/Process Served: 04/05/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/28/2005

Monetary Compensation Amount: \$42,000.00

Individual Contribution Amount: \$0.00

Broker Statement WHEN I ORIGINALLY OPENED THE ACCOUNT FOR THE CUSTOMER, IT WAS AT THE REQUEST OF HER SON, WHO STILL HAS AN ACTIVE ACCOUNT WITH PAULSON. THE CUSTOMER TOLD ME SHE HAD APPROXIMATELY \$100,000 TO INVEST AND WANTED PRIMARILY AGGRESSIVE STOCKS, SIMILAR TO HER SON'S ACCOUNT. I SUGGESTED SHE ONLY PUT A SMALL PERCENTAGE INTO THE AGGRESSIVE STOCKS AND PLACE THE MAJORITY OF HER CASH INTO A BOND FUND AND LARGE CAP STOCK GROWTH



FUND. SHE AGREED TO PUT \$33,000 INTO PAINE WEBBER INCOME BOND FUND, AND \$33,000 INTO THE AIM WEINGARTEN LARGE CAP GROWTH FUND. ABOUT 18 MONTHS LATER, THE AIM FUND WAS UP OVER 20% FROM HER ORIGINAL INVESTMENT AND THE BOND FUND WAS DOWN. THE CUSTOMER WAS UPSET THE BOND FUND WAS DOWN AND INSISTED ON SELLING THE DIVIDEND PAYING BOND FUND AT A LOSS, IN ORDER TO BUY MORE OF THE AIM WEINGARTEN FUND. I SUGGESTED SHE NOT SELL IN ORDER TO KEEP DIVERSITY WITHIN HER INVESTMENTS AND THAT THE BOND FUNDS PAY HER A DIVIDEND. SHE DEMANDED TO SELL, REGARDLESS OF MY SUGGESTION, BUT AGREED TO BUY THE PAINE WEBBER UNIT TRUST, THE HIGHEST TEN DIVIDEND PAYING STOCKS OF THE DOW JONES INDUSTRIAL AVERAGE. THE SELL ORDER OF THE BOND FUND WAS ON AN UNSOLICITED BASIS. TEN MONTHS LATER, THE WEINGARTEN FUND WAS UP APPROXIMATELY 64% FROM WHERE SHE ORIGINALLY BOUGHT AND SHE WASN'T HAPPY THAT THE DIVIDEND PAYING TRUST WAS ONLY UP FRACTIONALLY. THE CUSTOMER INSISTED ON SELLING THE DIVIDEND PAYING TRUST AT A SMALL PROFIT TO BUY MORE OF THE SAME AIM WEINGARTEN FUND. I SUGGESTED SHE NOT SELL THE TRUST, SINCE IT PAYS A DIVIDEND AND ADDS INVESTMENT HOLDING DIVERSIFICATION. SHE DEMANDED TO SELL THE TRUST TO BUY MORE OF THE AIM WEINGARTEN FUND, WHICH WAS CLOSE TO IT'S ALL TIME HIGH. THE LOSS IN THE ACCOUNT BY FAR WAS FROM SELLING THE DIVIDEND PAYING BOND FUND AND BUYING THE ADDITIONAL LARGE CAP GROWTH FUND NEAR THE ALL TIME HIGH. WE AGREED TO SETTLE DUE TO LEGAL OR ARBITRATION COSTS THAT OUTWEIGHED THE COST OF THE SETTLEMENT.



End of Report

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