IAPD Report

TIMOTHY JAY DECKER

CRD# 1911586

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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

TIMOTHY JAY DECKER (CRD# 1911586)

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 **08/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	GREENSPRING ADVISORS, LLC	CRD# 132669	09/19/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	ISI FINANCIAL GROUP INC	107356	LANCASTER, PA	10/28/1996 - 09/15/2022
B	COMMONWEALTH FINANCIAL NETWORK	8032	WALTHAM, MA	08/17/1995 - 07/28/2000
B	BUCKHEAD FINANCIAL CORPORATION	18398	WALTHAM, MA	03/25/1991 - 08/08/1995

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
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **GREENSPRING ADVISORS, LLC**

Main Address: ONE WEST PENNSYLVANIA AVENUE
SUITE 500
TOWSON, MD 21204

Firm ID#: 132669

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	09/19/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	04/05/2024

Branch Office Locations

GREENSPRING ADVISORS, LLC
300 Granite Run Drive
Suite 200
LANCASTER, PA 17601

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
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/08/1991

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination (S22)	Series 22	11/05/1992
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/21/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/28/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/21/1989

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	10/28/1996 - 09/15/2022	ISI FINANCIAL GROUP INC	CRD# 107356	LANCASTER, PA
B	08/17/1995 - 07/28/2000	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WALTHAM, MA
B	03/25/1991 - 08/08/1995	BUCKHEAD FINANCIAL CORPORATION	CRD# 18398	
B	04/06/1989 - 04/01/1991	HACKETT ASSOCIATES, INC.	CRD# 2106	WYOMISSING, PA

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
08/2022 - Present	Greenspring Advisors, LLC	Investment Adviser Representative	Y	Lancaster, PA, United States
05/1992 - 08/2022	ISI FINANCIAL GROUP, INC	President & CEO	Y	LANCASTER, PA, 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.

No information reported.

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
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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	PENNSYLVANIA SECURITIES COMMISSION
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	01/22/1997
Docket/Case Number:	9703-07LC
Employing firm when activity occurred which led to the regulatory action:	ISI FINANCIAL GROUP, INC
Product Type:	No Product
Allegations:	ENGAGING IN THE PRACTICE OF UNLAWFULLY CONDUCTING INVESTMENT ADVISORY DUE TO NOT BEING REGISTERED AS AN INVESTMENT ADVISER.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
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:	10/24/1997
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$27,025.88
Portion Levied against individual:	$27,025.88
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

Broker Statement

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, ISI FINANCIAL GROUP, INC. (ISI) SUBMITTED AN OFFER OF SETTLEMENT TO THE PENNSYLVANIA SECURITIES COMMISSION ON OCTOBER 24, 1997. THE PENNYLVANIA SECURITIES COMMISSION FOUND THAT ISI AND TIM DECKER WERE ENGAGED IN INVESTMENT ADVISORY ACTIVITIES WITHOUT PROPER REGISTRATION. AS RESULT, A SETTLEMENT OFFER WAS MADE AND ISI WAS ORDERED TO PAY $522 IN BACK REGISTRATIONFEES FOR YEARS 1995 AND 1996; $26,000 REPRESENTING AN ADMINISTRATIVE ASSESSMENT TO BE PAID IN THREE MONTHLY INSTALLMENTS OF $8,733.33 WITH THE FIRST INSTALLMENT DUE WITHIN 30 DAYS OF THE DATE OF THE ORDER, THE SECOND INSTALLMENT DUE WITHIN 60 DAYS OF THE DATE OF THE ORDER, AND $303.18 FOR INVESTIGATIVE AND LEGAL COSTS THE STATE OF PENNSYLVANIA. FURTHER, ISI IS ORDERED TO COMPLY WITH THE 1972 ACT AND WITH THE REGULATIONS BY THE COMMISSION IN THE FUTURE.

AS CLEARLY STATED, THIS WAS SIMPLY AN "ADMINISTRATIVE ASSESSMENT" ONLY, WHERE SOME FILINGS AND REGISTRATION FEES PRESUMED TO HAVE BEEN ADDRESSED IN 1995 & 1996 BY OUR BROKER DEALER AT THAT TIME WERE SIMPLY MISSED. ONCE REALIZED, WE EAGERLY AND WILLINGLY ADDRESSED THIS ADMINISTRATIVE ISSUE.

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:	Firm
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	CLIENTS ALLEGE GENERAL UNSUITABILITY FROM LOSS OF PORTFOLIO AND EXCESSIVE COMMISSIONS FROM SURRENDER OF A VA CONTRACT
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	MANAGED ACCOUNT
Alleged Damages:	$167,000.00

Customer Complaint Information

Date Complaint Received:	03/06/2005
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	02/28/2005
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD CASE 05-00968
Date Notice/Process Served:	03/06/2005
Arbitration Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK, INC., ISI FINANCIAL GROUP INC.
Allegations:	CLIENTS ALLEGE GENERAL UNSUITABILITY FROM LOSS OF PORTFOLIO AND EXCESSIVE COMMISSIONS FROM SURRENDER OF A VA CONTRACT
Product Type:	Annuity-Variable Other: MANAGED ACCOUNT
Alleged Damages:	$167,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	05-00968
Date Notice/Process Served:	03/06/2005
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/27/2006
Monetary Compensation Amount:	$42,000.00
Individual Contribution Amount:	$42,000.00
Broker Statement	ISI ADAMANTLY REFUTES ANY AND ALL ACCUSATIONS MADE BY CUSTOMER AS COMPLETELY FALSE. THERE WERE NOT ANY COMMISSIONS PAID TO ISI BECAUSE OF CUSTOMER CHOOSING TO SURRENDER AN ANNUITY. ADDITIONALLY, ISI HAD ON FILE, AND PROVIDED AS EVIDENCE, A SIGNED INVESTMENT POLICY STATEMENT BY THE CLIENT CLEARLY AND SIMPLY OUTLINING THAT ALL INVESTMENTS RECOMMENDED BY ISI WERE INDEED APPROPRIATE AND SUITABLE FOR CLIENT. AS A RESULT, THIS FALSELY ALLEGED CUSTOMER DISPUTE NEVER EVEN MADE IT TO AN ARBITRATION HEARING.

End of Report

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