



IAPD Report

JOSEPH EDWARD DISANZA

CRD# 1912359

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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 EDWARD DISANZA (CRD# 1912359)

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 **02/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NBC SECURITIES, INC.	CRD# 17870	07/22/2015
IA	NBC SECURITIES, INC.	CRD# 17870	08/03/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	JHS CAPITAL ADVISORS, LLC	112097	MASSAPEQUA, NY	04/08/2010 - 07/23/2015
B	JHS CAPITAL ADVISORS, LLC	112097	MASSAPEQUA, NY	03/26/2010 - 07/23/2015
IA	GUNNALLEN FINANCIAL, INC	17609	PLAINVIEW, NY	10/22/2009 - 03/29/2010

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	2
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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **NBC SECURITIES, INC.**
Main Address: 1927 FIRST AVENUE NORTH
BIRMINGHAM, AL 35203
Firm ID#: 17870

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/22/2015
B	Arkansas	Agent	Approved	01/09/2025
B	California	Agent	Approved	07/23/2015
B	Connecticut	Agent	Approved	07/22/2015
B	Florida	Agent	Approved	07/22/2015
IA	Florida	Investment Adviser Representative	Approved	08/03/2015
B	Georgia	Agent	Approved	05/26/2023
B	Maine	Agent	Approved	04/07/2020
B	Massachusetts	Agent	Approved	07/24/2015
B	Michigan	Agent	Approved	01/04/2019
B	New Jersey	Agent	Approved	07/22/2015
B	New York	Agent	Approved	07/22/2015
IA	New York	Investment Adviser Representative	Approved	01/10/2023



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	07/22/2015
B Pennsylvania	Agent	Approved	06/28/2023
IA Pennsylvania	Investment Adviser Representative	Approved	06/28/2023
B Rhode Island	Agent	Approved	10/26/2015
B South Carolina	Agent	Approved	08/21/2015
B Virginia	Agent	Approved	07/22/2015

Branch Office Locations

NBC SECURITIES, INC.
5000 MERRICK ROAD
MASSAPEQUA, NY 11758



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, 3 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.



General Industry/Product Exams

Exam	Category	Date
------	----------	------

 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	02/27/1989
 General Securities Representative Examination (S7)	Series 7	01/21/1989

State Securities Law Exams

Exam	Category	Date
------	----------	------

 Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/31/1989

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	04/08/2010 - 07/23/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	MASSAPEQUA, NY
B	03/26/2010 - 07/23/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	MASSAPEQUA, NY
IA	10/22/2009 - 03/29/2010	GUNNALLEN FINANCIAL, INC	CRD# 17609	PLAINVIEW, NY
B	07/15/2005 - 03/29/2010	GUNNALLEN FINANCIAL, INC	CRD# 17609	PLAINVIEW, NY
B	09/24/1996 - 08/08/2005	KIRLIN SECURITIES INC.	CRD# 21210	SYOSSET, NY
B	03/24/1995 - 09/17/1996	AMERICORP SECURITIES, INC.	CRD# 30405	NEW YORK, NY
B	09/01/1994 - 04/18/1995	LEW LIEBERBAUM & CO., INC.	CRD# 17341	GARDEN CITY, NY
B	10/08/1991 - 06/24/1993	REICH & CO., INC.	CRD# 19611	
B	01/24/1989 - 10/04/1991	LEHMAN BROTHERS INC.	CRD# 7506	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
07/2015 - Present	NBC SECURITIES, INC.	FINANCIAL CONSULTANT	Y	MASSAPEQUA, NY, United States
04/2004 - Present	RICHARD'S	SERVER/BARTENDER	N	MINEOLA, NY, United States
11/1988 - Present	INDEPENDENT INSURANCE BROKER	SELF-EMPLOYED	N	FLORAL PARK, NY, 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.

JOSEPH E DISANZA, OWNER BROKER 5 NASSAU STREET, FLORAL PARK, NY 11001, START 11/1/1988, TOTAL HRS MO. 8-10, DUTIES: SELLING MAINLY HOME OWNERS INS.



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	2
Termination	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: ILLINOIS SECURITIES DEPARTMENT

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/05/1995

Docket/Case Number: 9500170

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

Product Type:

Other Product Type(s):

Allegations: RESPONDENT'S APPLICATION FOR SALESPERSON REGISTRATION WAS SUBJECT TO DENIAL DUE TO DECISION IN CASE 93-49 BY THE NYSE WHICH BARRED THE RESPONDENT FOR ONE YEAR FOR ENGAGING IN UNAUTHORIZED TRSANCTIONS.

Current Status: Final

Resolution: Order

Resolution Date: 06/22/1995

Sanctions Ordered: Revocation/Expulsion/Denial



Other Sanctions Ordered:

Sanction Details: ORDER OF DENIAL ISSUED JUNE 22, 1995.
RESPONDENT'S SALESPERSON APPLICATION IS HEREBY DENIED IN THE
STATE OF ILLINOIS.

Regulator Statement CONTACT: 217-785-4940

Reporting Source: Individual
**Regulatory Action Initiated
By:** STATE OF ILLINOIS

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/05/1995

Docket/Case Number: 9500170

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

Product Type:

Other Product Type(s):

Allegations: APRIL 7, 1993 NEW YORK STOCK EXCHANGE ONE
YEAR BAR.

Current Status: Final

Resolution: Order

Resolution Date: 06/22/1995

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered:

Sanction Details: STATE OF ILLINOIS DENIED REGISTRATION.

Broker Statement Not Provided

Disclosure 2 of 2

Reporting Source: Regulator
**Regulatory Action Initiated
By:** HEARING PANEL

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/28/1993

Docket/Case Number: 93-49

**Employing firm when activity
occurred which led to the
regulatory action:** SHEARSON LEHMAN HUTTON INC.

Product Type:



Other Product Type(s):

Allegations: EFFECTED UNAUTHORIZED TRANSACTIONS IN A CUSTOMER'S ACCOUNT AND CAUSED AN UNAUTHORIZED ADDRESS CHANGE TO BE EFFECTED FOR A CUSTOMER'S ACCOUNT.

Current Status: Final

Resolution: Consent

Resolution Date: 05/28/1993

Sanctions Ordered: Bar
Censure

Other Sanctions Ordered:

Sanction Details: CONSENT TO CENSURE AND ONE YEAR BAR.

Regulator Statement SEE ALLEGATIONS.

Reporting Source: Firm

Regulatory Action Initiated By: NEW YORK STOCK EXCHANGE, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 05/28/1993

Docket/Case Number: 93-49

Employing firm when activity occurred which led to the regulatory action: SHEARSON LEHMAN HUTTON INC.

Product Type:

Other Product Type(s):

Allegations: UNAUTHORIZED TRADES AND UNAUTHORIZED ADDRESS CHANGE WHILE AT SHEARSON LEHMAN HUTTON INC.

Current Status: Final

Resolution: Consent

Resolution Date: 05/28/1993

Sanctions Ordered: Bar
Censure

Other Sanctions Ordered:

Sanction Details: BROKER BARRED FOR ONE YEAR BY NYSE RESULTING IN TERMINATION BY REICH & CO., INC.

Firm Statement Not Provided

Reporting Source: Individual

Regulatory Action Initiated By: NEW YORK STOCK EXCHANGE, INC.



Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	CENSURE AND BAR
Date Initiated:	05/28/1993
Docket/Case Number:	93-49
Employing firm when activity occurred which led to the regulatory action:	SHEARSON LEHMAN HUTTON INC.
Product Type:	Penny Stock(s)
Other Product Type(s):	
Allegations:	ALLEGED UNAUTHORIZED TRADE OF APPROX. \$9000 IN THE ACCOUNT OF MR. MENTEL LEYKIN WHOM ALLEGED THE ACCOUNT HAD AN INCORRECT ADDRESS.
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/28/1993
Sanctions Ordered:	Bar Censure Suspension
Other Sanctions Ordered:	
Sanction Details:	SUSPENSION, CENSURE AND BAR
Broker Statement	I VOLUNTARILY CONSENTED TO A ONE YEAR SUSPENSION (WITH NO FINE) FROM EMPLOYMENT WITH ANY MEMBER ORGANIZATION (FROM JUNE 1993 TO JUNE 1994)



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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NBC SECURITIES, INC.
Allegations:	CLIENT MADE A VERBAL COMPLAINT REGARDING THE LOSSES INCURRED IN HIS REIT AND PREFERRED STOCK POSITIONS. CLIENT ALLEGED THESE INVESTMENTS WERE NOT APPROPRIATE FOR HIM.
Product Type:	Equity-OTC Real Estate Security
Alleged Damages:	\$89,540.29
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/19/2017
Complaint Pending?	No
Status:	Settled
Status Date:	07/18/2017
Settlement Amount:	\$25,000.00
Individual Contribution Amount:	\$25,000.00

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KIRLIN SECURITIES
Allegations:	CUSTOMER ALLEGES BREACH OF PROFESSIONAL RESPONSIBILITIES, MISREPRESENTATIONS, UNSUITABLE TRADING UNAUTHORIZED TRADING.
Product Type:	Equity - OTC
Other Product Type(s):	OPTIONS, CORPORATE BONDS, MUTUAL FUNDS & UIT'S
Alleged Damages:	\$310,783.00

Customer Complaint Information

Date Complaint Received:	06/09/2003
---------------------------------	------------



Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	06/09/2003
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR CASE NUMBER 03-03104
Date Notice/Process Served:	06/09/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/29/2005
Monetary Compensation Amount:	\$105,000.00
Individual Contribution Amount:	\$52,500.00
Broker Statement	RESPONDENT VIGOROUSLY DENIES ALL ALLEGATIONS AND INTENDS TO DILIGENTLY DEFEND THIS ACTION.



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:	SHEARSON LEHMAN BROTHERS
Termination Type:	Discharged
Termination Date:	09/05/1991
Allegations:	NOT PROVIDED UNAUTHORIZED TRADING UNAUTHORIZED ADDRESS CHANGE
Product Type:	Other
Other Product Types:	



End of Report

This page is intentionally left blank.