



IAPD Report

LAURA LYNN Callahan

CRD# 2131009

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 9
Disclosure Information	10



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

LAURA LYNN Callahan (CRD# 2131009)

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 **02/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	06/22/2023
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	06/22/2023

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **53** 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	SALT LAKE CITY, UT	04/26/2022 - 06/01/2023
B	WELLS FARGO CLEARING SERVICES, LLC	19616	SALT LAKE CITY, UT	04/25/2022 - 06/01/2023
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	SALT LAKE CITY, UT	11/27/2019 - 03/31/2022

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
Financial	3



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 **53** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	06/22/2023
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	06/22/2023
B Cboe Exchange, Inc.	General Securities Representative	Approved	06/22/2023
B FINRA	General Securities Representative	Approved	06/22/2023
B Nasdaq Stock Market	General Securities Representative	Approved	06/22/2023
B New York Stock Exchange	General Securities Representative	Approved	06/22/2023
B Alabama	Agent	Approved	03/11/2026
B Alaska	Agent	Approved	02/17/2026
B Arizona	Agent	Approved	06/29/2023
B Arkansas	Agent	Approved	02/23/2026
B California	Agent	Approved	02/27/2024
B Colorado	Agent	Approved	06/29/2023
B Connecticut	Agent	Approved	02/12/2026



Qualifications

Regulator	Registration	Status	Date
B Delaware	Agent	Approved	02/10/2026
B District of Columbia	Agent	Approved	02/17/2026
B Florida	Agent	Approved	06/29/2023
B Georgia	Agent	Approved	02/11/2026
B Hawaii	Agent	Approved	02/27/2026
B Idaho	Agent	Approved	06/29/2023
B Illinois	Agent	Approved	02/18/2026
B Indiana	Agent	Approved	02/12/2026
B Iowa	Agent	Approved	02/11/2026
B Kansas	Agent	Approved	02/10/2026
B Kentucky	Agent	Approved	02/24/2026
B Louisiana	Agent	Approved	02/11/2026
B Maine	Agent	Approved	02/11/2026
B Maryland	Agent	Approved	02/11/2026
B Massachusetts	Agent	Approved	02/27/2026
B Michigan	Agent	Approved	02/12/2026
B Minnesota	Agent	Approved	02/10/2026
B Mississippi	Agent	Approved	02/11/2026
B Missouri	Agent	Approved	03/19/2026



Qualifications

Regulator	Registration	Status	Date
B Montana	Agent	Approved	02/25/2026
B Nebraska	Agent	Approved	02/10/2026
B Nevada	Agent	Approved	06/29/2023
B New Hampshire	Agent	Approved	02/17/2026
B New Jersey	Agent	Approved	11/20/2025
B New Mexico	Agent	Approved	06/29/2023
B New York	Agent	Approved	02/11/2026
B North Carolina	Agent	Approved	02/02/2026
B North Dakota	Agent	Approved	02/20/2026
B Ohio	Agent	Approved	02/11/2026
B Oklahoma	Agent	Approved	02/10/2026
B Oregon	Agent	Approved	08/29/2023
B Pennsylvania	Agent	Approved	02/11/2026
B Puerto Rico	Agent	Approved	03/17/2026
B Rhode Island	Agent	Approved	02/11/2026
B South Carolina	Agent	Approved	02/10/2026
B South Dakota	Agent	Approved	02/10/2026
B Tennessee	Agent	Approved	02/11/2026
B Texas	Agent	Approved	06/29/2023



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	06/29/2023
B Utah	Agent	Approved	06/22/2023
IA Utah	Investment Adviser Representative	Approved	06/22/2023
B Vermont	Agent	Approved	02/10/2026
B Virgin Islands	Agent	Approved	02/11/2026
B Virginia	Agent	Approved	02/11/2026
B Washington	Agent	Approved	08/29/2023
B West Virginia	Agent	Approved	02/12/2026
B Wisconsin	Agent	Approved	02/12/2026
B Wyoming	Agent	Approved	06/29/2023

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
280 S MAIN ST
SALT LAKE CITY, UT 84101

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
1868 S 300 W
STE C
SALT LAKE CITY , UT 84115



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

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	01/02/2023
General Securities Representative Examination (S7TO)	Series 7TO	11/27/2019
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/04/2015
General Securities Representative Examination (S7)	Series 7	05/16/1994

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	03/30/2022
Uniform Investment Adviser Law Examination (S65)	Series 65	03/06/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	07/15/1994

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	04/26/2022 - 06/01/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SALT LAKE CITY, UT
B	04/25/2022 - 06/01/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SALT LAKE CITY, UT
B	11/27/2019 - 03/31/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	SALT LAKE CITY, UT
B	11/04/2015 - 11/16/2015	ATEL SECURITIES CORPORATION	CRD# 17229	SAN FRANCISCO, CA
B	03/16/2011 - 05/17/2011	PFS INVESTMENTS INC.	CRD# 10111	WESTMINISTER, CO
IA	09/27/2007 - 10/06/2008	ICON ADVISERS, INC.	CRD# 108268	GREENWOOD VILLAGE
B	09/27/2007 - 10/06/2008	ICON DISTRIBUTORS, INC.	CRD# 28568	GREENWOOD VILLAGE
B	06/22/2006 - 05/18/2007	COLUMBIA MANAGEMENT DISTRIBUTORS, INC.	CRD# 30683	AURORA, CO
B	07/08/2005 - 03/01/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
IA	07/08/2005 - 03/01/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	ANADA, CO
B	09/14/2004 - 07/07/2005	PRESIDENTIAL BROKERAGE, INC.	CRD# 28784	AUSTIN, TX
IA	09/14/2004 - 07/07/2005	PRESIDENTIAL BROKERAGE, INC.	CRD# 28784	GREENWOOD VILLAGE
IA	11/21/2002 - 09/16/2004	QUICK & REILLY, INC.	CRD# 11217	GREENWOOD VILLAGE
B	12/20/2001 - 09/16/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	04/09/2001 - 11/07/2001	JAMES WHEELER & CO. INVESTMENTS, INC.	CRD# 38157	DENVER, CO



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	07/23/1997 - 01/16/2001	B. C. ZIEGLER AND COMPANY	CRD# 61	CHICAGO, IL
B	06/19/1996 - 08/08/1997	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	06/29/1994 - 03/31/1995	DAIN BOSWORTH INCORPORATED	CRD# 7600	

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
08/2023 - Present	Bank of America N.A.	FSA - Merrill	Y	Salt Lake City, UT, United States
05/2023 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FSA - Merrill	Y	Salt Lake City, UT, United States
04/2022 - 05/2023	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SALT LAKE CITY, UT, United States
03/2022 - 05/2023	WELLS FARGO BANK, NA	BANKER	Y	SALT LAKE CITY, UT, United States
11/2016 - 03/2022	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	WM Banking Specialist	Y	Salt Lake City, UT, United States
12/2001 - 05/2017	QUICK & REILLY	FINANCIAL CONSULTANT	Y	GREENWOOD VILLAGE, CO, United States
11/2015 - 08/2016	leisure werden and terry	internal wholesaler	N	pasadena, CA, 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.

I*2796282, Entity Type: , Name of OBA: P M Trust, Address: Corvallis, Oregon, 97033, Investment Related: N, Position, Title, Association: Trustee, Employee State Date: 10/20/2001, No Hours: 2 Weekly, No Hours during Trading: 0 Weekly, Duties:

I*3034290
Entity Type: Charitable
Name of OBA: ShelterKids



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Address: Salt Lake City Utah

Investment Related: No

Position, Title, Association: Board Member

Start Date: 12/01/2025

No Hours: 2 Weekly

No Hours during trading: 0 Weekly

Duties: Assist in programs to assist at risk youth in the Salt Lake City Utah area, including fundraising, event planning and program discussions



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
Financial	3

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 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/06/2026

Organization Name: NAFEX

Individual Position: Owner

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/06/2026

If a compromise with creditor, provide:

Name of Creditor: America Express

Original Amount Owed: \$1,882.34

Terms Reached with Creditor: Creditor accepted \$564.70 as a settlement.

Disclosure 2 of 3

Reporting Source: Individual

Action Type: Compromise

Action Date: 04/04/2025



Organization Investment-Related?

Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 04/04/2025
If a compromise with creditor, provide:
Name of Creditor: Key Bank
Original Amount Owed: \$28,336.65
Terms Reached with Creditor: Creditor accepted 7500 as settlement.

Disclosure 3 of 3

Reporting Source: Individual
Action Type: Bankruptcy
Bankruptcy: Chapter 13
Action Date: 05/21/2024

Organization Investment-Related?

Type of Court: Federal Court
Name of Court: U.S. Bankruptcy Court District of Utah
Location of Court: Salt Lake City, Utah
Docket/Case #: 24-22443
Action Pending? No
Disposition: Dismissed
Disposition Date: 10/03/2024



End of Report

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