



IAPD Report

ASHLEY ANN BANKS

CRD# 2250124

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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

ASHLEY ANN BANKS (CRD# 2250124)

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 **02/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	02/03/2017
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	03/24/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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
B	MORGAN STANLEY	149777	GAINESVILLE, FL	06/01/2009 - 02/09/2017
IA	MORGAN STANLEY	149777	GAINESVILLE, FL	06/01/2009 - 02/09/2017
IA	MORGAN STANLEY & CO. INCORPORATED	8209	GAINESVILLE, FL	12/19/2008 - 06/01/2009

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
Customer Dispute	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 **17** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/03/2017
B FINRA	General Securities Sales Supervisor	Approved	02/03/2017
B California	Agent	Approved	05/11/2021
B Colorado	Agent	Approved	10/19/2021
B Florida	Agent	Approved	02/03/2017
B Georgia	Agent	Approved	02/03/2017
B Kentucky	Agent	Approved	02/03/2017
B Louisiana	Agent	Approved	11/01/2022
B Maryland	Agent	Approved	03/15/2018
B Massachusetts	Agent	Approved	02/03/2017
B New Jersey	Agent	Approved	08/05/2025
B New York	Agent	Approved	07/03/2025
B North Carolina	Agent	Approved	02/03/2017



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	11/12/2020
B Rhode Island	Agent	Approved	11/12/2021
B South Carolina	Agent	Approved	08/05/2021
B Tennessee	Agent	Approved	11/16/2018
B Texas	Agent	Approved	10/01/2021
B Virginia	Agent	Approved	01/27/2022

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES

Tower 24
2550 SW 76th Street
Gainesville, FL 33608

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716
Firm ID#: 149018

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/24/2017
IA Texas	Investment Adviser Representative	Restricted Approval	10/04/2021

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC

2550 SW 76TH STREET
TOWER 24
GAINESVILLE, FL 32608





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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/14/2001
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	05/07/2001

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	07/29/2004
 General Securities Representative Examination (S7)	Series 7	09/08/1992

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/04/1996
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/28/1992

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	06/01/2009 - 02/09/2017	MORGAN STANLEY	CRD# 149777	GAINESVILLE, FL
IA	06/01/2009 - 02/09/2017	MORGAN STANLEY	CRD# 149777	GAINESVILLE, FL
IA	12/19/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	GAINESVILLE, FL
B	11/14/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	GAINESVILLE, FL
IA	09/17/1992 - 11/17/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GAINESVILLE, FL
B	09/10/1992 - 11/17/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	GAINESVILLE, FL

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
05/2018 - Present	Banks Carroll Group	Certified Divorce Financial Analyst	Y	Gainesville, FL, United States
03/2017 - Present	ASABA PARTNERS 1, LLC	MANAGING PARTNER	Y	GAINESVILLE, FL, United States
03/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	GAINESVILLE, FL, United States
02/2017 - Present	BANKS CARROLL GROUP	Other	N	GAINESVILLE, FL, United States
02/2017 - Present	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	GAINESVILLE, FL, United States
11/2008 - 02/2017	MORGAN STANLEY	FINANCIAL ADVISOR	Y	GAINESVILLE, FL, 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)Name of Business: Banks Carroll Group Address: 2550 SW 76th St, Gainesville, FL, 32608, United States Activity Type:



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Support Company - Owner Position/Title: Other Investment Related: No Start Date: 02/03/2017 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Owner - Financial planning and CDFA consulting work for divorcees. May include mediation.

(2)Name of Business: Banks Carroll Group Address: 2550 SW 76th St, Gainesville, FL, 32608, United States Activity Type: Certified Divorce Financial Analyst Position/Title: Investment Related: Yes Start Date: 05/09/2018 Hours per month devoted to this business: 21-40 Hours per month devoted to this business during trading hours: 21-40 Description of duties:



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
Customer Dispute	1
Financial	1

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:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	CLIENT ALLEGES MISREPRESENTATION CONCERNING AUCTION MARKET SECURITIES. DAMAGES UNSPECIFIED.
Product Type:	Other: AUCTION RATE SECURITIES
Alleged Damages:	\$0.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/14/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/13/2009
Settlement Amount:	\$750,000.00
Individual Contribution Amount:	\$0.00

**Firm Statement**

THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations:

CLIENT ALLEGES MISREPRESENTATION CONCERNING AUCTION MARKET SECURITIES. DAMAGES UNSPECIFIED.

Product Type:

Other: AUCTION RATE SECURITIES

Alleged Damages:

\$0.00

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information**Date Complaint Received:** 05/14/2008**Complaint Pending?** No**Status:** Settled**Status Date:** 04/13/2009**Settlement Amount:** \$750,000.00**Individual Contribution Amount:** \$0.00**Broker Statement**

THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHERE THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY



FINRA REGULATORY NOTICE 09-12.



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: 06/06/2017

Organization Investment-Related?

Type of Court: NEVER WENT TO COURT

Name of Court: N/A

Location of Court: N/A

Docket/Case #: N/A

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/06/2017

If a compromise with creditor, provide:

Name of Creditor: MORGAN STANLEY

Original Amount Owed: \$79,233.00

Terms Reached with Creditor: REDUCTION OF AMOUNT DUE FROM EMPLOYMENT CONTRACT TO \$66,000.00.

Broker Statement

I RESIGNED FROM MORGAN STANLEY TO COME TO RAYMOND JAMES BEFORE THE END OF MY EMPLOYMENT CONTRACT OF 9 YEARS. I THEREFORE OWED BACK THE AMOUNT OF \$79,233. I WAS ABLE TO NEGOTIATE THIS AMOUNT DOWN TO \$66,000 AND IT WAS SATISFIED AND RELEASED.



End of Report

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