



IAPD Report

PETER RAYMOND CHRISTIE

CRD# 2331279

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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

PETER RAYMOND CHRISTIE (CRD# 2331279)

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 **10/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIZENS SECURITIES, INC.	CRD# 39550	11/05/2019
IA	CITIZENS SECURITIES, INC.	CRD# 39550	11/05/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	J.P. MORGAN SECURITIES LLC	79	NILES, OH	09/12/2016 - 11/14/2019
B	J.P. MORGAN SECURITIES LLC	79	NILES, OH	09/09/2016 - 11/14/2019
B	LPL FINANCIAL LLC	6413	WARREN, OH	12/18/2009 - 09/19/2016

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	2



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

Employment 1 of 1

Firm Name: **CITIZENS SECURITIES, INC.**
Main Address: ONE CITIZENS BANK WAY
JCB135
JOHNSTON, RI 02919
Firm ID#: 39550

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/05/2019
B	FINRA	General Securities Principal	Approved	01/07/2020
B	Ohio	Agent	Approved	11/05/2019
IA	Ohio	Investment Adviser Representative	Approved	11/05/2019

Branch Office Locations

CITIZENS SECURITIES, INC.
955 BOARDMAN-POLAND ROAD
BOARDMAN, OH 44512




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	01/07/2020

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/21/1993

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/18/2008
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/10/1993

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	09/12/2016 - 11/14/2019	J.P. MORGAN SECURITIES LLC	CRD# 79	NILES, OH
B	09/09/2016 - 11/14/2019	J.P. MORGAN SECURITIES LLC	CRD# 79	NILES, OH
B	12/18/2009 - 09/19/2016	LPL FINANCIAL LLC	CRD# 6413	WARREN, OH
IA	12/18/2009 - 09/19/2016	LPL FINANCIAL LLC	CRD# 6413	WARREN, OH
IA	07/27/2009 - 12/21/2009	NFP SECURITIES, INC.	CRD# 42046	WARREN, OH
B	07/10/2009 - 12/21/2009	NFP SECURITIES, INC.	CRD# 42046	WARREN, OH
IA	11/19/2008 - 07/02/2009	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	WARREN, OH
B	02/20/2008 - 07/02/2009	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	WARREN, OH
IA	06/08/2007 - 02/26/2008	IFMG SECURITIES, INC.	CRD# 14416	FT. MYERS, FL
B	05/31/2007 - 02/26/2008	IFMG SECURITIES, INC.	CRD# 14416	FT. MYERS, FL
IA	10/15/2004 - 05/21/2007	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	NILES, OH
B	06/30/2004 - 05/21/2007	NATIONAL PLANNING CORPORATION	CRD# 29604	NILES, OH
B	04/14/2003 - 07/13/2004	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	CHARLOTTE, NC
B	07/01/1997 - 05/08/2003	GREAT AMERICAN ADVISORS, INC.	CRD# 36451	CINCINNATI, OH
B	09/11/1996 - 07/11/1997	MIDWESTERN INVESTMENT CORPORATION	CRD# 2778	BEACHWOOD, OH
B	04/06/1995 - 08/02/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY



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	05/24/1993 - 02/15/1994	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI

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
11/2019 - Present	CITIZENS SECURITIES, INC.	Regional Sales Manager	Y	Youngstown, OH, United States
02/2017 - Present	HOLLYWOOD HOME CINEMA	SOLE PROPRIETOR	N	POLAND, OH, United States
11/2013 - Present	EQUITY TRUST CO	CO-OWNER	Y	POLAND, OH, United States
09/2016 - 11/2019	JP Morgan Securities LLC	Private Client Advisor	Y	Warren, OH, United States
12/2009 - 09/2016	FIRST PLACE BANK/Talmer Bank and Trust	REG REP	Y	WARREN, OH, United States
12/2009 - 09/2016	LPL FINANCIAL, LLC	FINANCIAL CONSULTANT/PM	Y	BOARDMAN, OH, 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) Equity Trust Co - Owner - IRA Rental Property - Landlord.
- 2) Hollywood Home Cinema - Owner - Custom home theater install
- 3) Christie Holdings LLC - owner; manage rental property; start date 05/2022.
- 4) Olde Charted Trail Property Association - President; approve design and landscape; 1 hour/month; Start date 06/2023.



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	2

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:	Firm
Employing firm when activities occurred which led to the complaint:	IFMG SECURITIES
Allegations:	CUSTOMER ALLEGED TERMS OF LIVING BENEFIT INCOME RIDER WERE MISREPRESENTED IN AUGUST 2007 AND SEEKS RETURN OF INVESTED AMOUNT PLUS 6% INTEREST.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000.
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:	12/03/2010
Complaint Pending?	No
Status:	Denied
Status Date:	12/21/2010



Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: IFMG SECURITIES

Allegations: CUSTOMER ALLEGED TERMS OF LIVING BENEFIT INCOME RIDER WERE MISREPRESENTED IN AUGUST 2007 AND SEEKS RETURN OF INVESTED AMOUNT PLUS 6% INTEREST.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN \$5,000

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: 12/03/2010

Complaint Pending? No

Status: Denied

Status Date: 12/21/2010

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH PIERCE FENNER & SMITH, INC.

Allegations: FAILURE TO EXECUTE A STOP LOSS ORDER; SUITABILITY; NEGLIGENCE; CHURNING; BREACH OF FIDUCIARY DUTY; FALSE REPRESENTATIONS; MISREPRESENTATIONS; OMISSIONS; AND BREACH OF CONTRACT.

Product Type: Other

Other Product Type(s): STOCKS

Alleged Damages: \$30,000.00

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #02-00687](#)

Date Notice/Process Served: 02/13/2002

Arbitration Pending? No

Disposition: Denied

Disposition Date: 04/10/2003

Disposition Detail: CLAIMANTS CLAIMS AGAINST RESPONDENT ARE DENIED IN THEIR ENTIRETY.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH

Allegations: CUSTOMER ALLEGED GENERAL SALES PRACTICE ALLEGATIONS, INCLUDING THAT A STOP-LOSS ORDER FOR AN OVER-THE-COUNTER STOCK WAS NOT EXECUTED.

Product Type: Equity - OTC

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 07/28/1996

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 02/13/2002

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR CASE NO. 02-000687

Date Notice/Process Served: 02/13/2002

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 04/10/2003

Monetary Compensation Amount: \$220.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: MERRILL LYNCH

Allegations: FAILURE TO EXECUTE A STOP LOSS ORDER.

Product Type: Equity - OTC

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 07/28/1996

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/09/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: 02-000687

Date Notice/Process Served: 02/13/2002

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 04/09/2003

Monetary Compensation Amount: \$220.00

Individual Contribution Amount: \$0.00



End of Report

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