



IAPD Report

Patrick A Pollard

CRD# 2350896

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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

Patrick A Pollard (CRD# 2350896)

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 **08/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RBC CAPITAL MARKETS, LLC	CRD# 31194	05/10/2024
IA	RBC CAPITAL MARKETS, LLC	CRD# 31194	05/10/2024

QUALIFICATIONS

This representative is currently registered in **22** 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
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	BEL AIR, MD	04/24/2002 - 05/20/2024
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	BEL AIR, MD	04/24/2002 - 05/20/2024
B	MORGAN STANLEY DW INC.	7556	PURCHASE, NY	07/09/1997 - 04/29/2002

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



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 22 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RBC CAPITAL MARKETS, LLC**
Main Address: 200 VESEY ST.
NEW YORK, NY 10281
Firm ID#: 31194

Regulator	Registration	Status	Date
B BOX Exchange LLC	General Securities Representative	Approved	05/10/2024
B BOX Exchange LLC	General Securities Sales Supervisor	Approved	05/10/2024
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe C2 Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe C2 Exchange, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B Cboe Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B FINRA	General Securities Representative	Approved	05/10/2024



Qualifications

Regulator	Registration	Status	Date
B FINRA	General Securities Sales Supervisor	Approved	05/10/2024
B Investors' Exchange LLC	General Securities Representative	Approved	05/10/2024
B Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	05/10/2024
B MEMX LLC	General Securities Representative	Approved	05/10/2024
B MEMX LLC	General Securities Sales Supervisor	Approved	05/10/2024
B MIAX PEARL, LLC	General Securities Representative	Approved	05/10/2024
B MIAX PEARL, LLC	General Securities Sales Supervisor	Approved	05/10/2024
B NYSE American LLC	General Securities Representative	Approved	05/10/2024
B NYSE American LLC	General Securities Sales Supervisor	Approved	05/10/2024
B NYSE Arca, Inc.	General Securities Representative	Approved	05/10/2024
B NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B NYSE National, Inc.	General Securities Representative	Approved	05/10/2024
B NYSE National, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B NYSE Texas, Inc.	General Securities Representative	Approved	05/10/2024
B NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	05/10/2024
B Nasdaq GEMX, LLC	General Securities Representative	Approved	05/10/2024
B Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	05/10/2024
B Nasdaq ISE, LLC	General Securities Representative	Approved	05/10/2024



Qualifications

Regulator	Registration	Status	Date
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	05/10/2024
B Nasdaq PHLX LLC	General Securities Representative	Approved	05/10/2024
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	05/10/2024
B Nasdaq Stock Market	General Securities Representative	Approved	05/10/2024
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	05/10/2024
B Nasdaq Texas, LLC	General Securities Representative	Approved	05/10/2024
B Nasdaq Texas, LLC	General Securities Sales Supervisor	Approved	05/10/2024
B New York Stock Exchange	General Securities Representative	Approved	05/10/2024
B New York Stock Exchange	General Securities Sales Supervisor	Approved	05/10/2024
B Alabama	Agent	Approved	05/10/2024
B Alaska	Agent	Approved	05/10/2024
B Arizona	Agent	Approved	06/10/2024
B Arkansas	Agent	Approved	05/10/2024
B California	Agent	Approved	05/10/2024
B Colorado	Agent	Approved	05/10/2024
B Connecticut	Agent	Approved	05/10/2024
B Delaware	Agent	Approved	05/10/2024
B District of Columbia	Agent	Approved	05/10/2024
B Florida	Agent	Approved	05/10/2024



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	05/10/2024
B Hawaii	Agent	Approved	06/17/2024
B Idaho	Agent	Approved	05/10/2024
B Illinois	Agent	Approved	06/13/2024
B Indiana	Agent	Approved	05/10/2024
B Iowa	Agent	Approved	05/10/2024
B Kansas	Agent	Approved	05/10/2024
B Kentucky	Agent	Approved	05/10/2024
B Louisiana	Agent	Approved	05/30/2024
B Maine	Agent	Approved	05/10/2024
B Maryland	Agent	Approved	05/10/2024
IA Maryland	Investment Adviser Representative	Approved	05/10/2024
B Massachusetts	Agent	Approved	05/10/2024
B Michigan	Agent	Approved	05/10/2024
B Minnesota	Agent	Approved	05/10/2024
B Mississippi	Agent	Approved	05/10/2024
B Missouri	Agent	Approved	05/10/2024
B Montana	Agent	Approved	05/10/2024
B Nebraska	Agent	Approved	05/10/2024



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	05/10/2024
B New Hampshire	Agent	Approved	05/10/2024
B New Jersey	Agent	Approved	05/10/2024
B New Mexico	Agent	Approved	05/10/2024
B New York	Agent	Approved	05/10/2024
B North Carolina	Agent	Approved	05/10/2024
B North Dakota	Agent	Approved	05/10/2024
B Ohio	Agent	Approved	05/10/2024
B Oklahoma	Agent	Approved	05/10/2024
B Oregon	Agent	Approved	05/10/2024
B Pennsylvania	Agent	Approved	05/10/2024
B Puerto Rico	Agent	Approved	05/10/2024
B Rhode Island	Agent	Approved	05/10/2024
B South Carolina	Agent	Approved	05/10/2024
B South Dakota	Agent	Approved	05/10/2024
B Tennessee	Agent	Approved	05/10/2024
B Texas	Agent	Approved	05/10/2024
IA Texas	Investment Adviser Representative	Restricted Approval	05/10/2024



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	05/10/2024
B Vermont	Agent	Approved	05/10/2024
B Virgin Islands	Agent	Approved	05/10/2024
B Virginia	Agent	Approved	06/10/2024
B Washington	Agent	Approved	05/10/2024
B West Virginia	Agent	Approved	05/10/2024
B Wisconsin	Agent	Approved	05/10/2024
B Wyoming	Agent	Approved	05/10/2024

Branch Office Locations

RBC CAPITAL MARKETS, LLC
112 S Hays Street
1st Floor
Bel Air, MD 21014

RBC CAPITAL MARKETS, LLC
Bel Air, MD






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 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	05/18/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	07/30/2013
 Futures Managed Funds Examination (S31)	Series 31	01/22/1998
 General Securities Representative Examination (S7)	Series 7	06/21/1993

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/14/1993
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/07/1993



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	04/24/2002 - 05/20/2024	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BEL AIR, MD
IA	04/24/2002 - 05/20/2024	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BEL AIR, MD
B	07/09/1997 - 04/29/2002	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	06/22/1993 - 07/14/1997	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
05/2024 - Present	RBC Capital Markets, LLC	Registered Representative	Y	Bel Air, MD, United States
06/2011 - 05/2024	Bank of America,N.A.	Sr Resident Director	Y	BEL AIR, MD, United States
04/2002 - 05/2024	MERRILL LYNCH	FINANCIAL ADVISOR	Y	BEL AIR, MD, 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) I*45863
 FOR PROFIT OR NOT FOR PROFIT: NON-PROFIT ORGANIZATION
 NAME OF OUTSIDE BUSINESS ORGANIZATION: COMMUNITY FOUNDATION OF HARFORD COUNTY
 INVESTMENT RELATED: N
 ADDRESS OF BUSINESS:
 124 NORTH MAIN STREET,
 BEL AIR, MARYLAND 21014
 NATURE OF BUSINESS: CHARITABLE ORGANIZATION,
 POSITION, TITLE, ASSOCIATION: DIRECTOR,
 START DATE OF RELATIONSHIP: 10/7/2011
 NUMBER OF HOURS DEVOTED: 2 HOUR(S) MONTHLY
 NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0
 DUTIES: BOARD MEMBER. ALSO, MEMBER OF THE INVESTMENT SUB-COMMITTEE.

(2) NAME OF ENTITY: Greater Harford Committee



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 25 W. Courtland St., Bel Air, MD 21014

INVESTMENT/NOT INVESTMENT RELATED: No

BUSINESS DESCRIPTION: Trade Association

START DATE: 01/04/2014

CAPACITY: Officer

DUTIES: I am Chairman of the Greater Harford Committee. This is a group of about 50 business people formed to be a voice of the business community in Harford County, MD and to work with local elected officials.

HOURS DEVOTED PER MONTH: 0 - 4 Hours

HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0 - 4 Hours

(3) NAME OF ENTITY: Greater Bel Air Community Foundation

ADDRESS: P.O. Box 412 Bel Air Maryland 21014

INVESTMENT/NOT INVESTMENT RELATED: No

BUSINESS DESCRIPTION: Foundation/Charitable Institution

START DATE: 01/07/2010

CAPACITY: Board of Directors

DUTIES: Board member of a community foundation in my town and office's town. Raise money and vote on granting to other non-profits.

HOURS DEVOTED PER MONTH: 0 - 4 Hours

HOURS DEVOTED DURING SECURITIES HOURS PER MONTH: 0 - 4 Hours



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

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:	MORGAN STANLEY
Allegations:	VARIOUS SECURITIES LAW VIOLATIONS
Product Type:	Other
Other Product Type(s):	EQUITIES
Alleged Damages:	\$170,000.00

Customer Complaint Information

Date Complaint Received:	12/18/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	12/18/2003
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD NO. 03-08680
Date Notice/Process Served:	12/18/2003



Arbitration Pending? No
Disposition: Settled
Disposition Date: 03/22/2007
Monetary Compensation Amount: \$24,900.00
Individual Contribution Amount: \$0.00
Firm Statement PLEASE NOTE THAT MORGAN STANLEY SETTLED THIS MATTER FOR BUSINESS REASONS AND FOUND NO LIABILITY ON THE PART OF MR. POLLARD. THE MATTER WAS SETTLED ON MARCH 22, 2007. THE MATTER WAS SETTLED FOR \$24,900.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MORGAN STANLEY
Allegations: VARIOUS SECURITIES LAW VIOLATIONS
Product Type: Other
Other Product Type(s): EQUITIES
Alleged Damages: \$170,000.00

Customer Complaint Information

Date Complaint Received: 12/18/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 12/18/2003
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD NO. 03-08680
Date Notice/Process Served: 12/18/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 03/22/2007
Monetary Compensation Amount: \$24,900.00
Individual Contribution Amount: \$0.00

Broker Statement PLEASE NOTE THAT MORGAN STANLEY SETTLED THIS MATTER FOR BUSINESS REASONS AND FOUND NO LIABILITY ON THE PART OF MR. POLLARD. THE MATTER WAS SETTLED ON MARCH 22, 2007. THE MATTER



WAS SETTLED FOR \$24,900.



End of Report

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