



IAPD Report

Mildred Patubo

CRD# 2458479

<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

Mildred Patubo (CRD# 2458479)

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 **06/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	10/17/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	10/18/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	611	Sacramento, CA	07/22/2021 - 10/19/2022
IA	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	611	Sacramento, CA	06/23/2021 - 10/19/2022
IA	SECURE INVESTMENT MANAGEMENT, LLC	141195	Pinole, CA	02/04/2020 - 05/12/2021

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
Termination	1
Judgment/Lien	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 **4** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**

Main Address: 400 FIRST ST. S. SUITE 300
ST. CLOUD, MN 56301

Firm ID#: 15340

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/17/2022
B	Arizona	Agent	Approved	03/30/2026
B	California	Agent	Approved	10/25/2022
B	Georgia	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	07/08/2024

Branch Office Locations

CETERA INVESTMENT SERVICES LLC

5615 CHESBRO AVENUE
SAN JOSE, CA 95123

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	10/18/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	07/08/2024



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
5615 CHESBRO AVE
SAN JOSE, CA 95123



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	07/29/1994

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/2022
IA B Uniform Combined State Law Examination (S66)	Series 66	07/19/2004



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	07/22/2021 - 10/19/2022	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	Sacramento, CA
IA	06/23/2021 - 10/19/2022	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	Sacramento, CA
IA	02/04/2020 - 05/12/2021	SECURE INVESTMENT MANAGEMENT, LLC	CRD# 141195	Pinole, CA
IA	12/23/2015 - 02/22/2019	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN RAFAEL, CA
B	12/22/2015 - 02/22/2019	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN RAFAEL, CA
IA	06/16/2011 - 01/04/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	CORTE MADERA, CA
B	06/15/2011 - 01/04/2016	WELLS FARGO ADVISORS, LLC	CRD# 19616	CORTE MADERA, CA
B	06/29/2010 - 06/22/2011	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	LARKSPUR, CA
IA	06/29/2010 - 06/22/2011	BANCWEST INVESTMENT SERVICES, INC. (BWIS) AND BWIS D/B/A FHS	CRD# 29357	LARKSPUR, CA
B	08/20/2008 - 06/29/2010	LPL FINANCIAL CORPORATION	CRD# 6413	FAIRFIELD, CA
IA	08/20/2008 - 06/29/2010	LPL FINANCIAL CORPORATION	CRD# 6413	FAIRFIELD, CA
B	09/27/2007 - 07/15/2008	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	CASTRO VALLEY, CA
IA	09/27/2007 - 07/15/2008	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	CASTRO VALLEY, CA
IA	05/10/2004 - 06/04/2007	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	OAKLAND, CA
B	05/05/2004 - 06/04/2007	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	OAKLAND, CA
B	10/10/1996 - 01/27/2004	CHARLES SCHWAB & CO., INC.	CRD# 5393	WESTLAKE, TX
B	08/01/1994 - 01/16/1995	CHARLES A. BELL SECURITIES CORP.	CRD# 18446	BALTIMORE, MD



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location
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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
10/2022 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN JOSE, CA, United States
10/2022 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
10/2022 - Present	Meriwest Wealth Advisors	REGISTERED REPRESENTATIVE	Y	San Jose, CA, United States
06/2021 - Present	Mutual of Omaha Insurance Company	Insurance Agent	N	Sacramento, CA, United States
06/2021 - Present	Mutual of Omaha Investor Services	Registered Representative	Y	Sacramento, CA, United States
01/2020 - 05/2021	JD Mellberg Financial	Insurance Representative	N	Tucson, AZ, United States
01/2020 - 05/2021	Secure Investment Management	Investment Adviser Representative	Y	Tucson, AZ, United States
01/2019 - 05/2021	MIAAH (Multicultural Integrated and Accessible Healthcare)	Director	N	San Francisco, CA, United States
01/2019 - 12/2019	Asian Community Mental Health Board	Director	N	Oakland, CA, United States
12/2015 - 01/2019	CITIGROUP	FINANCIAL ADVISOR	Y	MILL VALLEY, 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.

No information reported.



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
Termination	1
Judgment/Lien	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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BANCWEST INVESTMENT SERVICES

Allegations: ON MAY 5, 2011 BWIS FA CLOSED A BANK OF THE WEST IRA CD WITH THE CLIENT'S AUTHORIZATION AND TRANSFERRED THE FUNDS TO A BWIS IRA ACCOUNT. CLIENT ALLEGED THAT THE CLOSING AND TRANSFER WAS NOT APPROPRIATE BECAUSE THE EXISTING CD HAD AN ATTRACTIVE INTEREST RATE. ON JUNE 17, 2011 THE FUNDS WERE TRANSFERRED BACK TO THE BANK OF THE WEST IRA CD AND THE TERMS OF THE CD WERE REINSTATED.

Product Type: No Product

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): UNSPECIFIED - FIRM WAS NOT ABLE TO DETERMINE IF THE ALLEGED LOSS WAS LESS THAN \$5000.

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: 06/08/2011
Complaint Pending? No
Status: Closed/No Action
Status Date: 06/17/2011
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00
Firm Statement BANK OF THE WEST REINSTATED THE CD POSITION FOR THE CLIENT AT NO LOSS TO THE CLIENT

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: BANCWEST INVESTMENT SERVICES

Allegations: ON MAY 5, 2011 BWIS FA CLOSED A BANK OF THE WEST IRA CD WITH THE CLIENT'S AUTHORIZATION AND TRANSFERRED THE FUNDS TO A BWIS IRA ACCOUNT. CLIENT ALLEGED THAT THE CLOSING AND TRANSFER WAS NOT APPROPRIATE BECAUSE THE EXISTING CD HAD AN ATTRACTIVE INTEREST RATE. ON JUNE 17, 2011 THE FUNDS WERE TRANSFERRED BACK TO THE BANK OF THE WEST IRA CD AND THE TERMS OF THE CD WERE REINSTATED.

Product Type: No Product

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): UNSPECIFIED - FIRM WAS NOT ABLE TO DETERMINE IF THE ALLEGED LOSS WAS LESS THAN \$5000.

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: 06/08/2011
Complaint Pending? No
Status: Closed/No Action
Status Date: 06/17/2011
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00



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: Firm

Firm Name: CITIGROUP GLOBAL MARKETS INC.

Termination Type: Voluntary Resignation

Termination Date: 01/25/2019

Allegations: Allegations that the representative had provided the Firm with inaccurate and fabricated information about prior production and compensation at the time of hire

Product Type: No Product

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Reporting Source: Individual

Firm Name: CITIGROUP GLOBAL MARKETS INC.

Termination Type: Voluntary Resignation

Termination Date: 01/25/2019

Allegations: Submitted wrong production reports at the time hire. No Action.

Product Type: No Product

Broker Statement

These allegations are untrue, unfounded, and not product nor customer related. This disclosure is an effort to defame a former employee who is an accomplished, respected industry veteran with 20+ years industry experience with multiple degrees, including 2 masters degrees. FINRA has concluded an investigation into this matter and never instituted regulatory action or sanctions. Mildred is seeking to have this disclosure removed entirely.

In 2015, Mildred underwent a long and competitive 4 month vetting process that involved multiple interviews with managers from California, New York and Florida. Documents that were required were submitted via email, fax, and postal mail. Not one time during the long 4 month vetting period did questions arise pertaining to documents that were submitted. It is clear that Citi suffers from inefficiency. The burden was on Citi during the vetting period to request additional documentation, not nearly four years after hire date.

Furthermore, production and compensation documents that were submitted during the vetting period were proprietary to Wells Fargo (former employer), which can no longer be accessed by a former Wells Fargo employee nearly four years after leaving the company. Consequently, Mildred is completely defenseless. She is not able to provide Wells Fargo production reports and any supporting documents to defend her innocence from allegations by certain individual Citi employees. The disclosure is completely unfounded, and unfair.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Mildred Patubo
Judgment/Lien Amount:	\$20,936.40
Judgment/Lien Type:	Tax
Date Filed with Court:	08/02/2024
Date Individual Learned:	08/02/2024
Type of Court:	Contra Costa County
Name of Court:	Contra Costa County
Location of Court:	CA
Docket/Case #:	2024-0074554
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$59,165.35
Judgment/Lien Type:	Tax
Date Filed with Court:	10/04/2023
Date Individual Learned:	10/15/2023
Type of Court:	IRS
Name of Court:	Other
Location of Court:	Contra Costa County
Docket/Case #:	2023-0096875
Judgment/Lien Outstanding?	Yes



End of Report

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