IAPD Report

THOMAS E CXYPOLISKI

CRD# 2466091

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

THOMAS E CXYPOLISKI (CRD# 2466091)

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 **04/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIZENS SECURITIES, INC.	CRD# 39550	03/15/2021
IA	CITIZENS SECURITIES, INC.	CRD# 39550	03/16/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	EAGLE STRATEGIES LLC	110826	HYANNIS, MA	02/23/2017 - 03/26/2021
B	NYLIFE SECURITIES LLC	5167	HYANNIS, MA	05/16/2016 - 03/26/2021
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	Osterville, MA	08/27/2015 - 11/12/2015

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
Regulatory Event	2
Criminal	1
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 **7** 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	03/15/2021
B	Connecticut	Agent	Approved	01/11/2022
IA	Connecticut	Investment Adviser Representative	Approved	01/11/2022
B	Florida	Agent	Approved	01/11/2022
IA	Florida	Investment Adviser Representative	Approved	01/11/2022
B	Maine	Agent	Approved	08/25/2023
IA	Maine	Investment Adviser Representative	Approved	08/25/2023
B	Massachusetts	Agent	Approved	03/29/2021
B	New York	Agent	Approved	03/15/2021
IA	New York	Investment Adviser Representative	Approved	04/13/2021
B	South Carolina	Agent	Approved	03/15/2021
IA	South Carolina	Investment Adviser Representative	Approved	04/01/2021
IA	Virginia	Investment Adviser Representative	Approved	03/18/2021

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	04/02/2021

Branch Office Locations

CITIZENS SECURITIES, INC.
425 Attucks Lane
STOP&SHOP
HYANNIS, MA 02601

CITIZENS SECURITIES, INC.
3900 FALMOUTH ROAD
MARSTONS MILLS, MA 02635

CITIZENS SECURITIES, INC.
434 RTE 134; CRANBERRY SQUARE
MAIL STOP: MA-652
SO. DENNIS, MA 02660

CITIZENS SECURITIES, INC.
65 WIANNO AVE.
OSTERVILLE, MA 02655

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
	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	05/04/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/17/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/12/1994

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	02/23/2017 - 03/26/2021	EAGLE STRATEGIES LLC	CRD# 110826	HYANNIS, MA
B	05/16/2016 - 03/26/2021	NYLIFE SECURITIES LLC	CRD# 5167	HYANNIS, MA
IA	08/27/2015 - 11/12/2015	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Osterville, MA
B	08/14/2015 - 11/12/2015	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Osterville, MA
IA	11/15/2011 - 08/14/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	OSTERVILLE, MA
B	10/27/2011 - 08/14/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	OSTERVILLE, MA
IA	02/12/2004 - 10/27/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	OSTERVILLE, MA
B	01/23/2004 - 10/27/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	OSTERVILLE, MA
B	02/26/2003 - 02/17/2004	ADVEST, INC.	CRD# 10	HARTFORD, CT
IA	10/13/2000 - 02/27/2003	WACHOVIA SECURITIES, INC.	CRD# 19616	HYANNIS, MA
B	08/11/2000 - 02/27/2003	WACHOVIA SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	05/06/1994 - 08/23/2000	SALOMON SMITH BARNEY INC.	CRD# 7059	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
03/2021 - Present	CITIZENS SECURITIES, INC.	Wealth Advisor	Y	HYANNIS, MA, United States
12/2016 - 03/2021	EAGLE STRATEGIES LLC	REGISTERED INVESTMENT ADVISOR	Y	HYANNIS, MA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2016 - 03/2021	NYLIFE Securities LLC	Registered Representative	Y	Hyannis, MA, United States
04/2016 - 03/2021	New York Life Insurance Company	Agent	Y	Hyannis, MA, 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.

Executor of mother's estate.

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
Regulatory Event	2
Criminal	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	Massachusetts
Sanction(s) Sought:	Undertaking
Date Initiated:	08/25/2016
Docket/Case Number:	R-2016-0067
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	NYLife & Eagle Strategies LLC
Product Type:	No Product
Allegations:	On or about May 10, 2016, NYL submitted to the CRD of FINRA an Application seeking registration of Cxypoliski as an agent of NYL in Massachusetts. Cxypoliski has been the subject of three (3) disclosure incidents, as reported on the CRD while registered with several broker-dealers since February 1994. On or about June 26, 2012, the Florida Office of Financial Regulation issued a Notice of Intent to Deny the application of Cxypoliski as a broker-dealer agent in Florida (the "Notice of Intent to Deny") for his failure to disclose the criminal matter above. The Notice of Intent to Deny became final on November 27, 2012. The above-stated disclosure incidents against Mr. Cxypoliski have moved the Division to place conditions on his registration as an agent of NYL & Eagle Strategies LLC.
Current Status:	Final

Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/25/2016
Sanctions Ordered:	Undertaking Other: In view of the foregoing, the Division determines that it is in the public interest to allow Cxypoliski's application for registration as a broker-dealer agent of NYLife & Eagle Strategies LLC in Massachusetts upon the conditions set forth below which are effective for two (2) years: a) Cxypoliski shall be supervised by NYL's Managing Partner of NYL's Hyannis Sales Office; b)His supervisor shall conduct semi-annual reviews and inquiries of Cxypoliski to ensure that he has timely reported to NYL and the CRD any and all disclosure incidents required to be filed and/or updated on his Form U4; c) NYL shall notify the Division in writing, independent of the CRD, within ten days of notice, should any event occur that requires that Cxypoliski's Form U4 be amended with respect to any disclosures; d) Cxypoliski shall notify His supervisor should any event occur that requires that Cxypoliski's Form U4 be amended with respect to disclosures.
Regulator Statement	On or about May 10, 2016, NYL submitted to the CRD of FINRA an Application seeking registration of Cxypoliski as an agent of NYL in Massachusetts. Cxypoliski has been the subject of three (3) disclosure incidents, as reported on the CRD while registered with several broker-dealers since February 1994. On or about June 26, 2012, the Florida Office of Financial Regulation issued a Notice of Intent to Deny the application of Cxypoliski as a broker-dealer agent in Florida (the "Notice of Intent to Deny") for his failure to disclose the criminal matter above. The Notice of Intent to Deny became final on November 27, 2012. The above-stated disclosure incidents against Mr. Cxypoliski have moved the Division to place conditions on his registration as an agent of NYL & Eagle Strategies LLC.

Reporting Source:	Individual
Regulatory Action Initiated By:	OFFICE OF THE SECRETARY OF THE COMMONWEALTH OF MASSACHUSETTS -SECURITIES DIVISION
Sanction(s) Sought:	Undertaking
Date Initiated:	08/25/2016
Docket/Case Number:	R-2016-0067
Employing firm when activity occurred which led to the regulatory action:	JHS Capital Advisors, LLC
Product Type:	No Product
Allegations:	On or about May 10, 2016, New York Life submitted a Uniform Application seeking registration of the RR as an agent of New York Life in Massachusetts. The Massachusetts Securities Division noted that the RR had been the subject of 3 disclosure incidents as reported on CRD. As a condition of the Commonwealth of Massachusetts approving his application, RR has agreed to undertakings imposed by the Commonwealth of Massachusetts.
Current Status:	Final

Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/25/2016
Sanctions Ordered:	Undertaking Other: Massachusetts Securities Division determined that it is in the public interest to allow Cxypoliski's application for registration as a broker-dealer agent of NYLife Securities LLC in Massachusetts upon the conditions set forth below which are effective for two (2) years: a) Cxypoliski shall be supervised by NYL's Managing Partner of NYL's Hyannis Sales Office; b)His supervisor shall conduct semi-annual reviews and inquiries of Cxypoliski to ensure that he has timely reported to NYL and the CRD any and all disclosure incidents required to be filed and/or updated on his Form U4; c) NYL shall notify the Division in writing, independent of the CRD, within ten days of notice, should any event occur that requires that Cxypoliski's Form U4 be amended with respect to any disclosures; d) Cxypoliski shall notify His supervisor should any event occur that requires that Cxypoliski's Form U4 be amended with respect to disclosures.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Denial
Date Initiated:	06/26/2012
Docket/Case Number:	0223-SR-5/12
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	JHS CAPITAL ADVISORS, LLC
Product Type:	No Product
Allegations:	MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/27/2012
Sanctions Ordered:	Denial

Regulator Statement	ON 06/26/2012, THE OFFICE OF FINANCIAL REGULATION ISSUED A NOTICE OF INTENT TO DENY THE APPLICATION OF THOMAS EDWARD CYPOLISKI AS AN ASSOCIATED PERSON OF JHS CAPITAL ADVISORS, LLC. MR. CYPOLISKI MAY REQUEST A HEARING TO CONTEST THIS ACTION FILED BY THE OFFICE. THE REQUEST FOR HEARING MUST BE FILED WITHIN TWENTY-ONE (21) DAYS OF RECEIPT OF THE NOTICE OF INTENT TO DENY APPLICATION FOR REGISTRATION. ON 11/27/2012, THE NOTICE OF INTENT TO DENY BECAME FINAL.

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Denial
Date Initiated:	06/26/2012
Docket/Case Number:	0223-SR-5/12
Employing firm when activity occurred which led to the regulatory action:	JHS CAPITAL ADVISORS,LLC
Product Type:	No Product
Allegations:	MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/27/2012
Sanctions Ordered:	Denial
Broker Statement	ON 6/26/2012, THE OFFICE OF FINANCIAL REGULATION ISSUED A NOTICE OF INTENT TO DENY THE APPLICATION OF THOMAS EDWARD CYPOLISKI AS AN ASSOCIATED PERSON OF JHS CAPITAL ADVISORS,LLC. MR. CYPOLISKI MAY REQUEST A HEARING TO CONTEST THIS ACTION FILED BY THE OFFICE. THE REQUEST FOR HEARING MUST BE FILED WITHIN TWENTY-ONE (21) DAYS OF RECEIPT OF THE NOTICE OF INTENT TO DENY APPLICATION FOR REGISTRATION. ON 11/27/2012 THE NOTICE OF INTENT TO DENY BECAME FINAL.

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	
Investment Related Business:	No
Position:	
Formal Charges were brought in:	State Court
Name of Court:	BARNSTABLE DISTRICT COURT
Location of Court:	BARNSTABLE DISTRICT COURT, MASSACHUSETTS
Docket/Case #:	9625 CR 2146
Charge Date:	05/28/1996
Charge(s) 1 of 1	
Formal Charge(s)/Description:	AMENDED B& E N.T- FELONY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Date of Amended Charge:	07/01/1996
Charge was Amended or reduced to:	ASSAULT AND BATTERY(DOMESTIC)
Amended No of Counts:	1
Amended Charge:	Felony
Amended Plea:	NOT GUILTY
Disposition of Amended Charge:	Dismissed
Current Status:	Final
Status Date:	05/28/1996
Disposition Date:	07/07/1997
Sentence/Penalty:	05/28/1996-07/07/1997
Broker Statement	COMMONWEALTH OF MASSACHUSETTS AMENDED THE CHARGE AGAINST MR. CXPOLISKI. THE COMPLAINT WAS TO BE PLACED ON A PRE-TRIAL

PROBATION STATUS. THE LEGAL EFFECT OF THE PRE-TRIAL PROBATION IS THAT A DEFENDANT STANDS ON HIS NOT GUILTY PLEA , AND THE CASE IS DISMISSED AFTER A PEROID OF TIME. IN MR. CXYPOLISKI'S CASE ,THE AMENDED CHARGES WERE DISMISSED AS OF JULY 7,1997.

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:	Individual
Employing firm when activities occurred which led to the complaint:	RBC DAIN RAUSCHER
Allegations:	CLIENT ALLEGES THE SALE AND PURCHASE OF 2 SECURITIES IN HIS ACCOUNT CONSTITUTED CHURNING, FOR WHICH HE PAID EXCESSIVE COMMISSIONS, AND WITHHELD INFORMATION ON ONE OF THE ITEMS THAT WAS ALLEGEDLY UNDERWRITTEN BY THE FIRM.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$20,500.00

Customer Complaint Information

Date Complaint Received:	12/21/2006
Complaint Pending?	No
Status:	Denied
Status Date:	10/18/2007
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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