



IAPD Report

David John Tupper

CRD# 2490740

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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

David John Tupper (CRD# 2490740)

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 **05/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	02/23/2021
IA	HUNTINGTON FINANCIAL ADVISORS	CRD# 16986	02/24/2021

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	FIFTH THIRD SECURITIES, INC.	628	GRAND RAPIDS, MI	02/22/2005 - 02/12/2021
B	FIFTH THIRD SECURITIES, INC.	628	GRAND RAPIDS, MI	05/02/2001 - 02/12/2021
B	OLD KENT FINANCIAL ADVISORS	17039	GRAND RAPIDS, MI	02/11/2000 - 05/02/2001

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

Employment 1 of 1

Firm Name: **HUNTINGTON FINANCIAL ADVISORS**
Main Address: 41 S. HIGH STREET
COLUMBUS, OH 43215
Firm ID#: 16986

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	02/23/2021
B FINRA	General Securities Principal	Approved	02/26/2021
B FINRA	General Securities Representative	Approved	02/26/2021
IA Michigan	Investment Adviser Representative	Approved	02/24/2021
B Michigan	Agent	Approved	02/25/2021

Branch Office Locations

HUNTINGTON FINANCIAL ADVISORS
625 S Garfield Ave.
Traverse City, MI 49686



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/03/2005

General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	07/25/1994

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	06/29/2009
Uniform Securities Agent State Law Examination (S63)	Series 63	07/27/1994

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	02/22/2005 - 02/12/2021	FIFTH THIRD SECURITIES, INC.	CRD# 628	GRAND RAPIDS, MI
B	05/02/2001 - 02/12/2021	FIFTH THIRD SECURITIES, INC.	CRD# 628	GRAND RAPIDS, MI
B	02/11/2000 - 05/02/2001	OLD KENT FINANCIAL ADVISORS	CRD# 17039	GRAND RAPIDS, MI
B	10/24/1994 - 02/09/2000	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA
B	10/24/1994 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	07/26/1994 - 09/07/1994	EDWARD D. JONES & CO., L.P.	CRD# 250	ST. LOUIS, MO

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
02/2024 - Present	Huntington National Bank	Private Bank - Registered	N	Traverse City, MI, United States
02/2024 - Present	The Huntington Investment Company	Private Bank - Registered	Y	Columbus, OH, United States
02/2021 - 02/2024	The Huntington Investment Company	Client Advisor IV-Private Bank	Y	Columbus, OH, United States
02/2021 - 02/2024	The Huntington National Bank	Client Advisor IV-Private Bank	N	Traverse City, MI, United States
05/2001 - 02/2021	FIFTH THIRD SECURITIES, INC.	Mass Transfer	Y	CINCINNATI, 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.

CURVY'S STORAGE

POSITION: non-paid help NATURE: Occasional Errand Boy INVESTMENT RELATED: No NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 0 START DATE: 05/01/2016

ADDRESS: 1245 Gold Ct, Traverse City MI 49696, United States

DESCRIPTION: My wife purchased a 40x80 pole barn years ago to store our toys AND make a little money storing other folks



Registration & Employment History



OTHER BUSINESS ACTIVITIES

toys and called it Curvy's Storage. The building is in her LLC that is sole member with her being the sole member. I simply go let people in and let them out when she needs help....maybe 3-5 times a year.

GRAND TRAVERSE INDUSTRIES

POSITION: Board member NATURE: Board Member / Committee Member INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2021
ADDRESS: 2170 Traversefield Dr, Traverse City MI 49686, United States
DESCRIPTION: A non-profit company that employs mentally and physically disabled folks to earn a wage doing simple manual labor such as plastic bag production, cleaning offices, and industrial assembly.

NAME: Munson Hospital Foundation Board of Directors

POSITION: Board member NATURE: no duties. It is a non-voting board. INVESTMENT RELATED: no NUMBER OF HOURS: 0-5 SECURITIES TRADING HOURS: 0 START DATE: 4/12019
ADDRESS: 1105 Sixth St. Traverse City, MI 49684
DESCRIPTION: no duties. It is a non-voting board.
Responsible to attend 10 meetings per year which are largely virtual and one in person. VERY easy board to be on for the visibility in the community.

NAME: Tups Classics, LLC

POSITION: Owner NATURE: buying, transporting, and selling classic cars INVESTMENT RELATED: No NUMBER OF HOURS: 0-5 SECURITIES TRADING HOURS: 0 START DATE: 5/12/2025
ADDRESS: 9950 E Traverse HWY, Traverse City, MI 49684
DESCRIPTION: buying, transporting, and selling classic cars maybe once a year. Last year (2024) there was no activity



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:	Individual
Employing firm when activities occurred which led to the complaint:	FIFTH THIRD SECURITIES, INC.
Allegations:	CUSTOMER ALLEGES THAT REPRESENTATIVE MISREPRESENTED AUCTION RATE SECURITIES - CLOSED END FUNDS THAT LED TO A PURCHASE IN DECEMBER 2007.
Product Type:	Other: AUCTION RATE SECURITIES - CLOSED END FUNDS
Alleged Damages:	\$125,000.00
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:	09/08/2009
Complaint Pending?	No
Status:	Settled
Status Date:	10/02/2009
Settlement Amount:	\$125,000.00
Individual Contribution Amount:	\$0.00



End of Report

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