



IAPD Report

JAMES WHITNEY STORY

CRD# 2656257

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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

JAMES WHITNEY STORY (CRD# 2656257)

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 **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/20/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	04/12/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	03/22/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	FITZGERALD, GA	03/14/2014 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	FITZGERALD, GA	02/24/2014 - 09/20/2019

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	4
Termination	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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**
Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245
Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/20/2019
B	Alabama	Agent	Approved	05/12/2021
B	Arkansas	Agent	Approved	09/20/2019
B	California	Agent	Approved	09/20/2019
B	Florida	Agent	Approved	09/23/2019
B	Georgia	Agent	Approved	09/20/2019
B	Kansas	Agent	Approved	09/20/2019
B	Louisiana	Agent	Approved	09/20/2019
B	Mississippi	Agent	Approved	09/20/2019
B	Nebraska	Agent	Approved	09/03/2021
B	New Jersey	Agent	Approved	09/20/2019
B	New York	Agent	Approved	01/04/2024
B	North Carolina	Agent	Approved	09/20/2019



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	09/20/2019
B South Carolina	Agent	Approved	09/20/2019
B Tennessee	Agent	Approved	05/14/2026
B Texas	Agent	Approved	09/20/2019

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

133 Ocilla Hwy
FITZGERALD, GA 31750

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 Georgia	Investment Adviser Representative	Approved	04/12/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

133 OCILLA HWY
Fitzgerald, GA 31750



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
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	06/10/1996
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/12/2013
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/12/1996
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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	03/22/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	03/14/2014 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	FITZGERALD, GA
B	02/24/2014 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	FITZGERALD, GA
B	08/09/2006 - 03/12/2014	FIRST MIDWEST SECURITIES, INC.	CRD# 21786	FITZGERALD, GA
B	09/09/2003 - 08/04/2006	MUTUAL SERVICE CORPORATION	CRD# 4806	FITZGERALD, GA
B	09/04/2003 - 09/09/2003	WILBANKS SECURITIES, INC.	CRD# 40673	OKLAHOMA CITY, OK
B	03/02/2001 - 08/27/2003	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	06/11/1996 - 03/05/2001	EDWARD JONES	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
03/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2014 - 05/2021	SUMMIT FINANCIAL GROUP INC	IAR	Y	FITZGERALD, GA, United States
02/2014 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	FITZGERALD, GA, United States



Registration & Employment History



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) COLONY FINANCIAL SERVICES, INC; SINCE 08/24/2015; 133 OCILLA HWY, FITZGERALD, GA, 31750; FINANCIAL ADVISOR; FINANCIAL ADVISOR WITH SUMMIT BROKERAGE SERVICES INC; 0 HOURS SPENT ON ACTIVITY PER MONTH
- (2) COLONY WEALTH MANAGEMENT; SINCE 03/01/2001; SAME AS BRANCH ADDRESS; FINANCIAL ADVISOR; OFFER INVESTMENT ADVICE AND PRODUCTS TO CLIENTS TO HELP ACHIEVE FINANCIAL GOALS; 160 HOURS SPENT ON ACTIVITY PER MONTH, 8 HOURS SPENT ON ACTIVITY DURING TRADING HOURS
- (3) COLONY FINANCIAL SERVICES, INC; SINCE 03/01/2001; SAME AS BRANCH ADDRESS; PRES/CEO; SECURITIES OFFERED THROUGH SUMMIT BROKERAGE; FINANCIAL ADVISOR WITH SUMMIT BROKERAGE SERVICES, ADVISE CLIENTS IN BUILDING INVESTMENT PORTFOLIOS TO HELP ACHIEVE FINANCIAL GOALS; PRES CEO, WRITE CHECKS FOR PAYROLL AND SUPPLIES; 0 HOURS SPENT ON ACTIVITY PER MONTH
- (4) RENTALS; SINCE 01/01/2001; SAME AS BRANCH ADDRESS; LANDLORD; LEASE STORAGE SPACE TO SEARS TO STORE SEARS LAWN MOWERS AND APPLIANCES; 0 HOURS SPENT ON ACTIVITY PER MONTH



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	4
Termination	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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Summit Brokerage Services
Allegations:	Customers allege registered representative recommended unsuitable fixed income investments.
Product Type:	Other: fixed income - no specific product named in complaint
Alleged Damages:	\$100,000.00
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:	03/15/2019
Complaint Pending?	No
Status:	Settled
Status Date:	12/03/2019
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$5,000.00



Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MUTUAL SERVICE CORPORATION

Allegations: UNSUITABLE RECOMMENDATIONS WERE MADE BY THE CLIENT BASED UPON MISREPRESENTATIONS / OMISSIONS OF MATERIAL INFORMATION BY MR. STORY

Product Type: Annuity(ies) - Variable

Alleged Damages: \$4,500.00

Customer Complaint Information

Date Complaint Received: 04/17/2006

Complaint Pending? No

Status: Denied

Status Date: 05/12/2006

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MUTUAL SERVICE CORPORATION

Allegations: UNSUITABLE RECOMMENDATIONS WERE MADE BY THE CLIENT BASED UPON MISREPRESENTATIONS/OMISSIONS OF MATERIAL INFORMATION BY MR.STORY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$4,500.00

Customer Complaint Information

Date Complaint Received: 04/17/2006

Complaint Pending? No

Status: Denied

Status Date: 05/12/2006

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: MUTUAL SERVICE CORPORATION

Allegations: CLIENT ASSETS THAT REGISTERED REP. PURPOSELY ENGAGED IN INAPPROPRIATE TRADING ACTIVITY, WHICH WAS INTENDED TO INCUR SALES COMMISSIONS

Product Type: Mutual Fund(s)

Alleged Damages: \$18,000.00

Customer Complaint Information

Date Complaint Received: 02/27/2006

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: IN MARCH 2000 THE CLIENT PURCHASED 137 SHARES OF LSI AT \$90. THE CLIENT STATES HE PURCHASED THE STOCK BASED ON WHITS RECOMMENDATION AND STATEMENT THAT HE BELIEVED THE STOCK WOULD RISE TO AROUND \$125. THE CLIENT STILL OWNS THE SHARES, WHICH IS TRADING AT AROUND \$20. THE CLIENTS UNREALIZED LOSS IS APPROXIMATELY \$10,000.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 04/20/2001

Complaint Pending? No

Status: Denied

Status Date: 05/09/2001

Settlement Amount:

Individual Contribution Amount:

Firm Statement AT THE TIME STORY RECOMMENED LSI, THE STOCK WAS ON MANY ANALYST'S RECOMMENED LISTS. STORY STATES HE NEVER INDICATED IT WAS A "SURE THING". THE CLIENT HAS RECEIVED MONTHLY STATEMENTS DISCLOSING THE VALUE OF THE STOCK AT THE TIME OF THE STATEMENT. THE CLIENT COULD HAVE SOLD THE STOCK AT ANY TIME TO REDUCE HIS LOSSES. CLAIM DENIED.



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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: IN MARCH 2001 THE CLIENT PURCHASED 137 SHARES OF LSI AT \$90.00. THE CLIENT STATES HE PURCHASED THE STOCK BASED ON MR. STORY'S RECOMMENDATION AND STATEMENTS THAT HE BELIEVED THE STOCK WOULD RISE TO AROUND \$125.00. THE CLIENT STILL OWNS THE SHAREDs WHICH ARE TRADING AT \$20.00 PER SHARE.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 04/20/2001

Complaint Pending? No

Status: Denied

Status Date: 05/09/2001

Settlement Amount:

Individual Contribution Amount:



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: RAYMOND JAMES FINANCIAL SERVICES, INC.
Termination Type: Discharged
Termination Date: 08/21/2003
Allegations: FAILURE TO FOLLOW INDUSTRY GUIDELINES IN REGARD TO DISABILITY WAIVERS FOR CDSC CHARGES
Product Type: Mutual Fund(s)
Other Product Types:

Reporting Source: Individual
Firm Name: RAYMOND JAMES
Termination Type: Discharged
Termination Date: 08/27/2003
Allegations: FAILURE TO FOLLOW INDUSTRY GUIDELINES USING CDSC DISABILITY WAIVERS ON MUTUAL FUNDS
Product Type: Mutual Fund(s)
Other Product Types:

Broker Statement ALLEGATIONS FALSE. ALL CLIENTS SUFFERED FROM DISABILITIES; NO CLEARCUT INDUSTRY GUIDELINES



End of Report

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