IAPD Report

MICHAEL EUGENE WINEMILLER

CRD# 2738609

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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

MICHAEL EUGENE WINEMILLER (CRD# 2738609)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/05/2025
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	04/14/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	CETERA WEALTH SERVICES, LLC	13572	Collierville, TN	09/05/2025 - 04/20/2026
IA	AVANTAX ADVISORY SERVICES	104556	Collierville, TN	08/24/2021 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Collierville, TN	08/23/2021 - 09/05/2025

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	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 **8** 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	04/14/2026
B	FINRA	Invest. Co and Variable Contracts	Approved	04/14/2026
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/14/2026
B	Alabama	Agent	Approved	04/17/2026
B	Arkansas	Agent	Approved	05/21/2026
B	Florida	Agent	Approved	04/15/2026
B	Louisiana	Agent	Approved	04/14/2026
B	Mississippi	Agent	Approved	04/21/2026
B	Pennsylvania	Agent	Approved	04/22/2026
B	Tennessee	Agent	Approved	04/14/2026
B	Texas	Agent	Approved	04/14/2026

Branch Office Locations

CETERA INVESTMENT SERVICES LLC
1415 UNION AVE
MEMPHIS, TN 38104

Qualifications

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	Tennessee	Investment Adviser Representative	Approved	09/05/2025
IA	Texas	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1415 UNION AVE
MEMPHIS, TN 38104

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
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/27/2006

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	06/20/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/27/1996

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	06/08/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/02/1996

PROFESSIONAL DESIGNATIONS

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

No information reported.

User Guidance

www.adviserinfo.sec.gov

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	09/05/2025 - 04/20/2026	CETERA WEALTH SERVICES, LLC	CRD# 13572	Collierville, TN
IA	08/24/2021 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Collierville, TN
B	08/23/2021 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Collierville, TN
IA	08/20/2021 - 08/23/2021	AVANTAX ADVISORY SERVICES	CRD# 104556	Collierville, TN
IA	09/15/2015 - 08/23/2021	PNC MANAGED ACCOUNT SOLUTIONS, INC.	CRD# 110476	Dallas, TX
B	08/31/2015 - 08/23/2021	BBVA SECURITIES INC.	CRD# 27060	DALLAS, TX
B	11/18/2013 - 08/24/2015	FTB ADVISORS, INC.	CRD# 17117	MEMPHIS, TN
IA	11/18/2013 - 08/24/2015	FTB ADVISORS, INC.	CRD# 17117	MEMPHIS, TN
B	07/02/2012 - 11/22/2013	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORDOVA, TN
IA	07/02/2012 - 11/22/2013	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORDOVA, TN
B	01/03/2011 - 07/18/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	GERMANTOWN, TN
IA	01/03/2011 - 07/18/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	GERMANTOWN, TN
IA	03/03/2008 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	LOS ANGELES, CA
B	02/29/2008 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	LOS ANGELES, CA
B	08/09/2005 - 02/21/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORDOVA, TN

 Report about MICHAEL EUGENE WINEMILLER.

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	08/09/2005 - 02/21/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CORDOVA, TN
IA	01/04/2005 - 07/29/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	MEMPHIS, TN
B	01/03/2005 - 07/29/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	01/08/2004 - 01/10/2005	NCF FINANCIAL SERVICES, INC.	CRD# 120471	CORDOVA, TN
B	09/30/2002 - 01/10/2005	NCF FINANCIAL SERVICES, INC.	CRD# 120471	DURHAM, NC
B	05/05/1999 - 09/30/2002	INVEST FINANCIAL CORPORATION	CRD# 12984	APPLETON, WI
B	04/29/1996 - 05/06/1999	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/29/1996 - 05/06/1999	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	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
04/2026 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	SAINT CLOUD, MN, United States
04/2026 - Present	REGIONS BANK	EMPLOYEE	N	MEMPHIS, TN, United States
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - 04/2026	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Collierville, TN, United States
08/2021 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	RICHARDSON, TX, United States
08/2021 - 09/2025	AVANTAX INSURANCE SERVICES, LLC	INSURANCE AGENT	Y	RICHARDSON, TX, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2021 - 09/2025	AVANTAX INVESTMENT SERVICES, INC	REGISTERED REPRESENTATIVE	Y	RICHARDSON, TX, United States
10/2015 - 08/2021	BBVA Compass Insurance Agency, Inc.	Agent	Y	Austin, TX, United States
09/2015 - 08/2021	PNC Managed Account Solutions, Inc.	FINANCIAL CONSULTANT	Y	Huntsville, AL, United States
08/2015 - 08/2021	BBVA SECURITIES INC.	FINANCIAL CONSULTANT	Y	Huntsville, AL, United States
08/2015 - 08/2021	COMPASS BANK	EMPLOYEE	Y	BIRMINGHAM, AL, 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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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	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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	Insurance Division of the State of Tennessee Department of Commerce and Insurance
Sanction(s) Sought:	Suspension
Date Initiated:	08/28/2012
Docket/Case Number:	12-051
Employing firm when activity occurred which led to the regulatory action:	Suntrust Investment Services
Product Type:	No Product
Allegations:	The Insurance Division of the State of Tennessee Department of Commerce and Insurance suspended representative's insurance license for not being compliant with an order of child support. The suspension was released on 9/6/2012, after the child support was paid current.
Current Status:	Final
Resolution:	Reinstated
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	09/06/2012
Sanctions Ordered:	Suspension

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities as an insurance agent in the state of Tennessee
Duration:	9 days
Start Date:	08/28/2012
End Date:	09/06/2012

End of Report

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