



IAPD Report

THOMAS J DOWD

CRD# 2747914

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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

THOMAS J DOWD (CRD# 2747914)

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 **05/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	08/04/2025
IA	WELLS FARGO ADVISORS	CRD# 19616	10/21/2025

QUALIFICATIONS

This representative is currently registered in **11** 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	LPL FINANCIAL LLC	6413	MADISON, WI	05/18/2022 - 08/06/2025
B	CUNA BROKERAGE SERVICES, INC.	13941	Madison, WI	08/21/2018 - 05/18/2022
B	CUNA BROKERAGE SERVICES, INC.	13941	WAVERLY, IA	09/01/2017 - 02/05/2018

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
Financial	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 8 jurisdiction(s) and 11 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 19616

Regulator	Registration	Status	Date
B Cboe BZX Exchange, Inc.	General Securities Principal	Approved	08/04/2025
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	08/04/2025
B Cboe BZX Exchange, Inc.	Registered Options Principal	Approved	08/04/2025
B Cboe Exchange, Inc.	General Securities Principal	Approved	08/04/2025
B Cboe Exchange, Inc.	General Securities Representative	Approved	08/04/2025
B Cboe Exchange, Inc.	Registered Options Principal	Approved	08/04/2025
B FINRA	General Securities Principal	Approved	08/04/2025
B FINRA	General Securities Representative	Approved	08/04/2025
B FINRA	Invest. Co and Variable Contracts	Approved	08/04/2025
B FINRA	Investment Co./Variable Contracts Prin	Approved	08/04/2025
B FINRA	Municipal Securities Principal	Approved	08/04/2025
B FINRA	Municipal Securities Representative	Approved	08/04/2025
B FINRA	Registered Options Principal	Approved	08/04/2025



Qualifications

Regulator	Registration	Status	Date
B NYSE American LLC	General Securities Principal	Approved	08/04/2025
B NYSE American LLC	General Securities Representative	Approved	08/04/2025
B NYSE American LLC	Municipal Securities Principal	Approved	08/04/2025
B NYSE American LLC	Municipal Securities Representative	Approved	08/04/2025
B NYSE American LLC	Registered Options Principal	Approved	08/04/2025
B NYSE Arca, Inc.	General Securities Principal	Approved	08/04/2025
B NYSE Arca, Inc.	General Securities Representative	Approved	08/04/2025
B NYSE Arca, Inc.	Registered Options Principal	Approved	08/04/2025
B NYSE Texas, Inc.	General Securities Principal	Approved	08/04/2025
B NYSE Texas, Inc.	General Securities Representative	Approved	08/04/2025
B Nasdaq GEMX, LLC	General Securities Principal	Approved	08/04/2025
B Nasdaq GEMX, LLC	General Securities Representative	Approved	08/04/2025
B Nasdaq GEMX, LLC	Registered Options Principal	Approved	08/04/2025
B Nasdaq ISE, LLC	General Securities Principal	Approved	08/04/2025
B Nasdaq ISE, LLC	General Securities Representative	Approved	08/04/2025
B Nasdaq ISE, LLC	Registered Options Principal	Approved	08/04/2025
B Nasdaq PHLX LLC	General Securities Principal	Approved	08/04/2025
B Nasdaq PHLX LLC	General Securities Representative	Approved	08/04/2025
B Nasdaq PHLX LLC	Registered Options Principal	Approved	08/04/2025



Qualifications

Regulator	Registration	Status	Date
B Nasdaq Stock Market	General Securities Principal	Approved	08/04/2025
B Nasdaq Stock Market	General Securities Representative	Approved	08/04/2025
B Nasdaq Stock Market	Registered Options Principal	Approved	08/04/2025
B New York Stock Exchange	General Securities Principal	Approved	08/04/2025
B New York Stock Exchange	General Securities Representative	Approved	08/04/2025
B New York Stock Exchange	Municipal Securities Principal	Approved	08/04/2025
B New York Stock Exchange	Municipal Securities Representative	Approved	08/04/2025
B Arkansas	Agent	Approved	08/12/2025
B California	Agent	Approved	08/06/2025
B Colorado	Agent	Approved	08/07/2025
B Florida	Agent	Approved	08/05/2025
IA Florida	Investment Adviser Representative	Approved	11/03/2025
B Massachusetts	Agent	Approved	08/21/2025
B New York	Agent	Approved	05/12/2026
B Utah	Agent	Approved	08/05/2025
B Washington	Agent	Approved	08/12/2025

Branch Office Locations

WELLS FARGO ADVISORS
1605 MAIN ST
12TH & 14TH FLS
SARASOTA, FL 34236







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 4 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

	Exam	Category	Date
	Registered Options Principal Examination (S4)	Series 4	12/17/2011
	Municipal Securities Principal Examination (S53)	Series 53	09/08/2011
	General Securities Principal Examination (S24)	Series 24	07/22/2011
	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/08/2006

General Industry/Product Exams

	Exam	Category	Date
	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/07/2011
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/20/1996

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	10/31/2025
	Uniform Securities Agent State Law Examination (S63)	Series 63	07/15/1999



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
B	05/18/2022 - 08/06/2025	LPL FINANCIAL LLC	CRD# 6413	MADISON, WI
B	08/21/2018 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	Madison, WI
B	09/01/2017 - 02/05/2018	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	WAVERLY, IA
B	12/08/2014 - 09/02/2015	FORETHOUGHT DISTRIBUTORS, LLC	CRD# 8326	HARTFORD, CT
IA	10/25/2011 - 10/31/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	SARASOTA, FL
B	05/14/2002 - 10/31/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	SARASOTA, FL
B	01/31/2000 - 02/26/2002	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	COLUMBUS, OH
B	08/19/1999 - 11/03/1999	CITIZENS FINANCIAL SERVICES INC.	CRD# 39550	JOHNSTON, RI
B	07/15/1999 - 07/30/1999	LIBERTY FUNDS DISTRIBUTOR, INC.	CRD# 30683	BOSTON, MA
B	06/21/1996 - 07/15/1999	KEYPORT FINANCIAL SERVICES CORP.	CRD# 8127	WELLESLEY HILLS, MA

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
08/2025 - Present	WELLS FARGO CLEARING SERVICES, LLC.	REGISTERED REP	Y	SARASOTA, FL, United States
05/2022 - 08/2025	LPL FINANCIAL LLC	Registered representative	Y	Madison, WI, United States
07/2018 - 05/2022	CUNA Brokerage Services, Inc.	Registered Representative	Y	Waverly, IA, United States
07/2018 - 05/2022	CUNA Mutual Group	Home Office Associate	Y	Madison, WI, United States
02/2018 - 07/2018	Unemployed	none	N	Bradenton, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2017 - 02/2018	CUNA Brokerage Services, Inc.	Registered Representative	Y	Waverly, IA, United States
08/2017 - 02/2018	CUNA Mutual Group	Home Office Associate	Y	Waverly, IA, United States
09/2015 - 08/2017	Unemployed	none	N	Bradenton, FL, 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
Financial	2

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/05/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 11/05/2018

If a compromise with creditor, provide:

Name of Creditor: SunTrust Bank

Original Amount Owed: \$200,000.00

Terms Reached with Creditor: Agreed to compromise payoff of \$158309.

Disclosure 2 of 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/05/2018

Organization Investment-Related?

Action Pending? No



Disposition: Satisfied/Released

Disposition Date: 11/05/2018

If a compromise with creditor, provide:

Name of Creditor: Wells Fargo Home Mortgage

Original Amount Owed: \$865,839.90

Terms Reached with Creditor: Agreed to compromise payoff of \$513000



End of Report

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