



IAPD Report

ERIK EDWARD LUNDY

CRD# 2891937

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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

ERIK EDWARD LUNDY (CRD# 2891937)

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 **02/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	04/16/2021
IA	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	04/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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 ADVISOR NETWORKS LLC	13572	BAD AXE, MI	09/20/2019 - 04/19/2021
IA	SUMMIT FINANCIAL GROUP INC	109485	BAD AXE, MI	03/05/2010 - 04/19/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	BAD AXE, MI	02/16/2010 - 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 **26** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PROSPERA FINANCIAL SERVICES, INC.**
Main Address: 5429 LBJ FREEWAY
SUITE 750
DALLAS, TX 75240
Firm ID#: 10740

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	04/16/2021
B Alaska	Agent	Approved	04/29/2021
B Arizona	Agent	Approved	04/23/2021
B California	Agent	Approved	04/16/2021
B Colorado	Agent	Approved	04/20/2021
B District of Columbia	Agent	Approved	02/20/2024
B Florida	Agent	Approved	04/16/2021
B Georgia	Agent	Approved	12/01/2025
B Illinois	Agent	Approved	04/18/2022
B Indiana	Agent	Approved	04/27/2021
B Kansas	Agent	Approved	02/20/2026
B Kentucky	Agent	Approved	07/03/2023
B Maryland	Agent	Approved	04/16/2021



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	04/16/2021
IA Michigan	Investment Adviser Representative	Approved	04/20/2021
B Minnesota	Agent	Approved	04/20/2021
B Montana	Agent	Approved	04/26/2021
B Nevada	Agent	Approved	04/16/2021
B New York	Agent	Approved	04/16/2021
B North Carolina	Agent	Approved	04/16/2021
B Ohio	Agent	Approved	04/16/2021
B South Carolina	Agent	Approved	04/27/2021
B South Dakota	Agent	Approved	10/14/2025
B Tennessee	Agent	Approved	04/20/2021
B Texas	Agent	Approved	04/20/2021
B Virginia	Agent	Approved	08/18/2021
B Washington	Agent	Approved	09/06/2023
B Wisconsin	Agent	Approved	10/02/2024

Branch Office Locations

PROSPERA FINANCIAL SERVICES, INC.
840 S Van Dyke Rd
Bad Axe, MI 48413



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	06/25/1997
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State Securities Law Exams

Exam	Category	Date
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		Uniform Combined State Law Examination (S66)	Series 66	12/11/2009
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	Uniform Securities Agent State Law Examination (S63)	Series 63	07/31/1997
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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
B	09/20/2019 - 04/19/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BAD AXE, MI
IA	03/05/2010 - 04/19/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	BAD AXE, MI
B	02/16/2010 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	BAD AXE, MI
B	06/26/1997 - 03/08/2010	EDWARD JONES	CRD# 250	BAD AXE, MI

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
04/2021 - Present	Prospera Financial Services Inc	Registered Representative	Y	Dallas, TX, United States
02/2010 - Present	LUNDY FINANCIAL SERVICES D/B/A	OWNER	N	BAD AXE, MI, United States
09/2019 - 04/2021	CETERA ADVISOR NETWORKS LLC	REGISTERED REP	Y	BAD AXE, MI, United States
02/2010 - 04/2021	SUMMIT FINANCIAL GROUP	IA REP	Y	BAD AXE, MI, United States
02/2010 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	BAD AXE, MI, 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.

(1) LUNDY FINANCIAL SERVICES - LOCATED AT 840 S VAN DYKE RD., BAD AXE, MI 48413 - DBA NAME - FINANCIAL ADVISOR MORE THAN 60% OF TIME DURING TRADING HRS. COMPENSATION IS MORE THAN 60% OF INCOME.

(2) OWNER OF BUILDING - 836 S. VAN KYKE BAD AXE MI 48413 - ZERO HOURS A MONTH - COMENSATION IS ONLY RENT

(3) St. Hubert Finance Committee; Investment Relates - No; 3111 Whitelam St., Bad Axe, MI 48413; Board Member; 08/2021; 0 Hours Per Month; 1 During Trading Hours; Non Compensated Committee Member Non-Profit



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:	Dec 2016 client instructed rep to fully liquidate account. Bond in question was unable to liquidate at the time. Client alleged failure to follow liquidation instructions.
Product Type:	Debt-Municipal
Alleged Damages:	\$0.00
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:	04/17/2017
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/14/2017
Settlement Amount:	

**Individual Contribution Amount:****Broker Statement**

Complaint closed as the firm was able to satisfy the customer request at no cost to client or firm. Client requested account to be liquidated and all monies sent to new firm. Bond transferred out instead of liquidated. The other firm, unable to liquidate the bond, returned it to Summit, where Summit was able to liquidate through a third party money manager and send the funds to the account.

Disclosure 2 of 4**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

2/07-9/08; CLIENT'S SON STATES THE FA DID NOT MAKE SUITABLE RECOMMENDATIONS TO HIS PARENTS IN RECOMMENDING GROWTH AND INCOME MUTUAL FUNDS AND A "JUNK BOND" FUND. SON INDICATES HIS PARENTS ARE ON A FIXED INCOME AND HAD \$135,000.00 TO INVEST WITHDRAWING APPROXIMATELY \$9,200.00 PER YEAR. SON CLAIMS, HAD THE FA FOLLOWED THE BASIC PRINCIPLES OF INVESTING THEIR FUNDS WOULD HAVE "EASILY LASTED THE REST OF THEIR LIVES". SON REQUESTS A REIMBURSEMENT OF LOSSES ASSOCIATED WITH THE "CORPORATE JUNK", A PORTION OF THE LOSSES INCURRED WITH THE GROWTH AND INCOME FUNDS, AND EARNINGS THEY WOULD HAVE HAD FOR THE LAST TWO YEARS HAD THE FUNDS BEEN PROPERLY INVESTED - A TOTAL OF \$40,168.24.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$40,168.24

Customer Complaint Information**Date Complaint Received:** 01/02/2009**Complaint Pending?** No**Status:** Denied**Status Date:** 02/20/2009**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

ACCORDING TO OUR RECORDS, THIS ACCOUNT WAS ESTABLISHED IN OCTOBER 2004. OUR RECORDS REFLECT MUTUAL FUNDS WERE PURCHASED IN THE ACCOUNT AND THE CLIENTS HAVE BEEN MAKING SYSTEMATIC LIQUIDATIONS AND TAKING SYSTEMATIC WITHDRAWALS FROM THE ACCOUNT FOR QUITE SOME TIME. ACCORDING TO OUR CALCULATIONS, THE FUNDS HAD PERFORMED FAIRLY WELL TAKING INTO CONSIDERATION THE WITHDRAWALS AS WELL AS DEVELOPING MARKET CONDITIONS. IT IS UNDERSTOOD ONE OF THE ACCOUNT OWNERS VISITED WITH THE FA IN HIS OFFICE ON SEPTEMBER 26, 2008. AT THAT TIME, THEY DISCUSSED RECENT MARKET VOLATILITY, CURRENT CERTIFICATE OF DEPOSIT RATES AND OTHER INVESTMENTS AS WELL AS THE CLIENTS' NEED TO TAKE A MONTHLY INCOME FROM THE ACCOUNT. THE FA APPEARS TO HAVE SUGGESTED THE AMERICAN HIGH INCOME



TRUST FUND AS AN INVESTMENT THAT WOULD PROVIDE THE CLIENTS WITH THE ABILITY TO CONTINUE RECEIVING A MONTHLY INCOME AS WELL AS THE POSSIBILITY FOR FUTURE GROWTH. IN ADDITION, HE HAS INDICATED HE EXPLAINED THE INVESTMENT WOULD BE SUBJECT TO MARKET FLUCTUATION. AT THE TIME OF THE EXCHANGES, THE CLIENTS WOULD HAVE RECEIVED TRADE CONFIRMATIONS WHICH PROVIDED DETAILS OF THE TRANSACTIONS. IN ADDITION, THE EXCHANGES WOULD HAVE BEEN REFLECTED ON ACCOUNT STATEMENTS. BASED ON OUR REVIEW, IT APPEARS THE FA MADE HIS RECOMMENDATIONS IN GOOD FAITH BASED ON DISCUSSIONS WITH A REGISTERED ACCOUNT OWNER. THEREFORE, WE ARE RESPECTFULLY DENYING THE REQUEST FOR COMPENSATION RELATED TO THIS MATTER. CLAIM DENIED.

Disclosure 3 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: EDWARD D. JONES & CO.

Allegations: BREACH OF CONTRACT; COMMON LAW FRAUD; NEGLIGENCE; MALPRACTICE; BREACH OF FIDUCIARY DUTY

Product Type: Other

Other Product Type(s): UNSPECIFIED SECURITIES

Alleged Damages: \$290,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #03-00186](#)

Date Notice/Process Served: 01/09/2003

Arbitration Pending? No

Disposition: Award

Disposition Date: 03/12/2004

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY CLAIMANTS \$100,000 IN COMPENSATORY DAMAGES.

Reporting Source: Individual

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

Allegations: ARBITRATION CASE DESCRIPTION: ALLEGATIONS OF VIOLATION OF THE NASD RULES OF FAIR PRACTICE, FRAUD, COMMON LAW FRAUD, VIOLATION OF STATE SECURITIES LAWS, CHURNING AND BREACH OF FIDUCIARY DUTY IN THE PURCHASE OF SECURITIES FOR CLAIMANTS. (AMOUNT CLAIMED: \$29,000, 12% INTEREST, ATTORNEYS' FEES, COSTS AND UNSPECIFIED PUNITIVE DAMAGES)

Product Type: Other

Alleged Damages: \$29,000.00

**Customer Complaint Information**

Date Complaint Received: 01/12/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 01/12/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD, CASE NO: 03-00186](#)

Date Notice/Process Served: 01/12/2003
Arbitration Pending? No
Disposition: Award to Customer

Disposition Date: 03/12/2004

Monetary Compensation Amount: \$100,000.00

Individual Contribution Amount: \$0.00

Broker Statement ARBITRATION RESOLUTION: AWARD OF \$100,000 TO 2 CLAIMANTS. 3RD CLAIMANT'S CLAIM IS DISMISSED.

Disclosure 4 of 4

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

Allegations: ATTORNEY IS WRITING ON BEHALF OF CLIENT AND INDICATES THE CLIENT'S GOALS WERE TO REALIZE \$20,000 INCOME FROM HER PORTFOLIO. THE CLIENT INDICATED IR PROPOSED TO MAKE CHANGES TO THE PORTFOLIO BY ELIMINATING THE AGGRESSIVE GROWTH FUNDS. UPON THEIR REVIEW OF THE PORTFOLIO, THE PROPOSED CHANGES ARE NOT REFLECTED AND THE FUNDS HAVE GONE DOWN SUBSTANTIALLY. LOSSES EXCEED \$5,000.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/03/2003
Complaint Pending? No
Status: Denied
Status Date: 04/28/2003

Settlement Amount:



Individual Contribution Amount:

Broker Statement

THE IR STATED THAT CHANGES WERE NOT MADE IN THIS ACCOUNT BECAUSE HE WAS NEVER GIVEN AUTHORIZATION TO MAKE CHANGES TO THE PORTFOLIO. THE IR STATED HE SUGGESTED TO THE CUSTOMER THAT SHE REDUCE HER POSITION IN AGGRESSIVE RATED EQUITIES SUCH AS DELL, ALLIANCE TECHNOLOGY FUND AND HARTFORD CAPITAL APPRECIATION FUND; HOWEVER, THE CLIENT EXPRESSED TO THE IR THAT SHE FELT THESE WERE GOOD HOLDINGS. THE IR ALSO INFORMED US THAT HE TRIED TO CONTACT THE ATTORNEY ON A NUMBER OF OCCASIONS TO DISCUSS THIS PORTFOLIO BUT WAS UNABLE TO REACH HER AND RECEIVED NO RESPONSE. EDWARD JONES DOES NOT PERMIT ITS INVESTMENT REPRESENTATIVES DISCRETIONARY TRADING AUTHORITY OVER CLIENT ACCOUNTS; THEREFORE, THE IR REQUIRED DIRECT AUTHORIZATION FROM AN AUTHORIZED PARTY ON THIS ACCOUNT TO MAKE ANY CHANGES TO THE PORTFOLIO.



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: EDWARD JONES
Termination Type: Discharged
Termination Date: 02/10/2010
Allegations: LUNDY'S EMPLOYMENT WAS TERMINATED AFTER THE FIRM DETERMINED LUNDY FAILED TO ADEQUATELY COOPERATE WITH FIRM SUPERVISION AND PROVIDED INACCURATE INFORMATION TO COMPLIANCE. LUNDY HAD BEEN THE SUBJECT OF INTERNAL DISCIPLINARY ACTIONS IN THE PAST FOR COMPLIANCE VIOLATIONS AND HAD BEEN PLACED ON HEIGHTENED SUPERVISION.

Product Type: No Product

Reporting Source: Individual
Firm Name: EDWARD JONES
Termination Type: Discharged
Termination Date: 02/10/2010
Allegations: LUNDY'S EMPLOYMENT WAS TERMINATED AFTER THE FIRM DETERMINED LUNDY FAILED TO ADEQUATELY COOPERATE WITH FIRM SUPERVISION AND PROVIDED INACCURATE INFORMATION TO COMPLIANCE. LUNDY HAD BEEN THE SUBJECT OF INTERNAL DISCIPLINARY ACTIONS IN THE PAST FOR COMPLIANCE VIOLATIONS AND HAD BEEN PLACED ON HEIGHTENED SUPERVISION.

Product Type: No Product

Broker Statement BASED ON THE INFORMATION THEY REQUESTED I GAVE THE MOST CURRENT AND WHAT I BELIEVED AT THE TIME ACCURATE INFORMATION. JONES IS CURRENTLY SAYING I TOOK INFORMATION CONCERNING CLIENTS INFORMATION. NO OTHERS INVESTMENT RELATED OR REG. RULES HAVE BEEN VIOLATED OR BROUGHT TO MY ATTENTION. I WAS PLACED ON SPECIAL SUPERVISION IN-HOUSE DUE TO AN ARBITRATION FINDING BACK IN 2004 - IT WAS NOT A CURRENT ISSUE.



End of Report

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