



IAPD Report

MICHAEL JOHN FETZER

CRD# 3055285

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 8
Registration and Employment History	10 - 11
Disclosure Information	12

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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

MICHAEL JOHN FETZER (CRD# 3055285)

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 **01/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SYNOVUS SECURITIES, INC.	CRD# 14023	04/01/2019
IA	SYNOVUS SECURITIES, INC.	CRD# 14023	04/08/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **46** 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	SUNTRUST ADVISORY SERVICES, INC.	283390	SARASOTA, FL	09/12/2016 - 04/05/2019
B	SUNTRUST INVESTMENT SERVICES, INC.	17499	SARASOTA, FL	10/07/2003 - 04/05/2019
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	SARASOTA, FL	12/13/2005 - 12/31/2016

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

Employment 1 of 1

Firm Name: **SYNOVUS SECURITIES, INC.**
Main Address: 33 WEST 14TH STREET
3RD FLOOR
COLUMBUS, GA 31901
Firm ID#: 14023

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/01/2019
B	FINRA	General Securities Representative	Approved	04/01/2019
B	FINRA	Invest. Co and Variable Contracts	Approved	04/01/2019
B	FINRA	Municipal Securities Principal	Approved	04/01/2019
B	FINRA	Municipal Securities Representative	Approved	04/01/2019
B	FINRA	Registered Options Principal	Approved	04/01/2019
B	Alabama	Agent	Approved	04/12/2019
IA	Alabama	Investment Adviser Representative	Approved	04/16/2019
B	Alaska	Agent	Approved	01/16/2024
IA	Alaska	Investment Adviser Representative	Approved	01/16/2024
B	Arizona	Agent	Approved	04/12/2019
IA	Arizona	Investment Adviser Representative	Approved	04/12/2019
B	Arkansas	Agent	Approved	06/14/2019



Qualifications

	Regulator	Registration	Status	Date
IA	Arkansas	Investment Adviser Representative	Approved	08/16/2019
B	California	Agent	Approved	04/12/2019
IA	California	Investment Adviser Representative	Approved	04/15/2019
B	Colorado	Agent	Approved	04/12/2019
IA	Colorado	Investment Adviser Representative	Approved	04/16/2019
B	Connecticut	Agent	Approved	06/14/2019
IA	Connecticut	Investment Adviser Representative	Approved	06/14/2019
B	Delaware	Agent	Approved	04/12/2019
IA	Delaware	Investment Adviser Representative	Approved	04/15/2019
IA	District of Columbia	Investment Adviser Representative	Approved	06/17/2019
B	District of Columbia	Agent	Approved	06/18/2019
B	Florida	Agent	Approved	04/01/2019
IA	Florida	Investment Adviser Representative	Approved	04/08/2019
B	Georgia	Agent	Approved	04/12/2019
IA	Georgia	Investment Adviser Representative	Approved	04/15/2019
B	Idaho	Agent	Approved	04/12/2019
B	Illinois	Agent	Approved	04/12/2019
IA	Illinois	Investment Adviser Representative	Approved	04/29/2019
B	Indiana	Agent	Approved	06/14/2019



Qualifications

Regulator	Registration	Status	Date
IA Indiana	Investment Adviser Representative	Approved	06/14/2019
B Iowa	Agent	Approved	04/12/2019
IA Iowa	Investment Adviser Representative	Approved	04/15/2019
B Kansas	Agent	Approved	08/10/2021
IA Kansas	Investment Adviser Representative	Approved	08/10/2021
B Kentucky	Agent	Approved	06/14/2019
IA Kentucky	Investment Adviser Representative	Approved	06/14/2019
B Louisiana	Agent	Approved	04/12/2019
IA Louisiana	Investment Adviser Representative	Approved	04/12/2019
B Maine	Agent	Approved	06/14/2019
IA Maine	Investment Adviser Representative	Approved	06/14/2019
IA Maryland	Investment Adviser Representative	Approved	06/18/2019
B Maryland	Agent	Approved	06/20/2019
B Massachusetts	Agent	Approved	06/14/2019
IA Massachusetts	Investment Adviser Representative	Approved	06/18/2019
B Michigan	Agent	Approved	04/12/2019
IA Michigan	Investment Adviser Representative	Approved	04/17/2019
B Minnesota	Agent	Approved	04/12/2019
IA Minnesota	Investment Adviser Representative	Approved	04/16/2019



Qualifications

	Regulator	Registration	Status	Date
B	Mississippi	Agent	Approved	06/13/2019
IA	Mississippi	Investment Adviser Representative	Approved	01/24/2020
B	Missouri	Agent	Approved	04/12/2019
IA	Missouri	Investment Adviser Representative	Approved	04/12/2019
B	Montana	Agent	Approved	04/12/2019
IA	Montana	Investment Adviser Representative	Approved	04/15/2019
B	Nevada	Agent	Approved	04/12/2019
IA	Nevada	Investment Adviser Representative	Approved	07/01/2019
B	New Hampshire	Agent	Approved	06/17/2019
IA	New Hampshire	Investment Adviser Representative	Approved	06/17/2019
B	New Jersey	Agent	Approved	12/04/2019
IA	New Jersey	Investment Adviser Representative	Approved	11/12/2021
B	New York	Agent	Approved	04/12/2019
IA	New York	Investment Adviser Representative	Approved	04/05/2021
B	North Carolina	Agent	Approved	04/12/2019
IA	North Carolina	Investment Adviser Representative	Approved	04/12/2019
B	Ohio	Agent	Approved	04/12/2019
IA	Ohio	Investment Adviser Representative	Approved	04/12/2019
B	Oklahoma	Agent	Approved	02/19/2020



Qualifications

Regulator	Registration	Status	Date
IA Oklahoma	Investment Adviser Representative	Approved	02/19/2020
B Oregon	Agent	Approved	12/13/2023
IA Oregon	Investment Adviser Representative	Approved	12/13/2023
B Pennsylvania	Agent	Approved	04/12/2019
IA Pennsylvania	Investment Adviser Representative	Approved	04/15/2019
B Rhode Island	Agent	Approved	12/02/2022
B South Carolina	Agent	Approved	04/12/2019
IA South Carolina	Investment Adviser Representative	Approved	04/17/2019
B South Dakota	Agent	Approved	04/12/2019
IA South Dakota	Investment Adviser Representative	Approved	04/15/2019
B Tennessee	Agent	Approved	04/12/2019
B Texas	Agent	Approved	04/12/2019
IA Texas	Investment Adviser Representative	Restricted Approval	04/12/2019
B Utah	Agent	Approved	12/15/2023
B Vermont	Agent	Approved	08/30/2022
B Virginia	Agent	Approved	04/12/2019
IA Virginia	Investment Adviser Representative	Approved	04/18/2019
B Washington	Agent	Approved	06/17/2019



Qualifications

Regulator	Registration	Status	Date
IA Washington	Investment Adviser Representative	Approved	06/17/2019
B West Virginia	Agent	Approved	08/17/2020
B Wisconsin	Agent	Approved	04/12/2019
IA Wisconsin	Investment Adviser Representative	Approved	04/15/2019

Branch Office Locations

SYNOVUS SECURITIES, INC.
1255 TAMIAMI TRAIL
PORT CHARLOTTE, FL 33953

SYNOVUS SECURITIES, INC.
4003 West Neptune Street
Tampa, FL 33629






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 3 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Securities Principal Examination (S53)	Series 53	09/21/2005
	Registered Options Principal Examination (S4)	Series 4	03/04/2005
	General Securities Principal Examination (S24)	Series 24	07/08/2003

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
	Futures Managed Funds Examination (S31)	Series 31	10/20/2008
	General Securities Representative Examination (S7)	Series 7	09/21/1998
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/26/1998

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/09/2005
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/26/1998



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	09/12/2016 - 04/05/2019	SUNTRUST ADVISORY SERVICES, INC.	CRD# 283390	SARASOTA, FL
B	10/07/2003 - 04/05/2019	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	SARASOTA, FL
IA	12/13/2005 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	SARASOTA, FL
B	08/02/2001 - 09/10/2003	NATCITY INVESTMENTS, INC.	CRD# 17490	CLEVELAND, OH
B	08/02/2001 - 12/31/2001	NATCITY INSURANCE SERVICES, INC.	CRD# 16989	CLEVELAND, OH
B	05/19/1999 - 10/16/2001	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	05/27/1998 - 05/18/1999	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
01/2026 - Present	PINNACLE BANK	REGIONAL MANAGER	Y	PORT CHARLOTTE, FL, United States
05/2021 - Present	SYNOVUS SECURITIES INC.	REGIONAL MANAGER	Y	PORT CHARLOTTE, FL, United States
05/2021 - 12/2025	SYNOVUS BANK	REGIONAL MANAGER	Y	PORT CHARLOTTE, FL, United States
04/2019 - 05/2021	SYNOVUS BANK	REGIONAL MANAGER	Y	SARASOTA, FL, United States
04/2019 - 05/2021	SYNOVUS SECURITIES, INC.	REGIONAL MANAGER	Y	SARASOTA, FL, United States
08/2016 - 03/2019	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
03/2012 - 03/2019	SUNTRUST INVESTMENT SERVICES, INC.	REGIONAL MANAGER	Y	ATLANTA, 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.

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
Customer Dispute	2

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	NATCITY INVESTMENTS, INC.
Allegations:	CUSTOMER ALLEGES THE I/NATCITY INVESTMENTS KNOWINGLY AND WILLINGLY SOLD THEM BAD CORPORATE (WORLDCOM) BONDS.
Product Type:	Debt - Corporate
Alleged Damages:	\$48,359.71

Customer Complaint Information

Date Complaint Received:	03/17/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	03/17/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 03-02169
Date Notice/Process Served:	03/17/2003



Arbitration Pending? No
Disposition: Settled
Disposition Date: 06/30/2004
Monetary Compensation Amount: \$15,000.00
Individual Contribution Amount: \$0.00
Firm Statement NATCITY FOUND NO FAULT WITH MR. FETZER'S SALES PRACTICES IN THIS MATTER. NATCITY SETTLED THIS CLAIM TO AVOID THE COSTS OF AN ARBITRATION HEARING.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC.
Allegations: CUSTOMER ALLEGES THE I/NATCITY INVESTMENTS KNOWINGLY AND WILLINGLY SOLD THEM BAD CORPORATE (WORLDCOM) BONDS
Product Type: Debt - Corporate
Alleged Damages: \$48,359.71

Customer Complaint Information

Date Complaint Received: 03/17/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 03/17/2003
Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 03-02169
Date Notice/Process Served: 03/17/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 06/30/2004
Monetary Compensation Amount: \$15,000.00
Individual Contribution Amount: \$0.00
Broker Statement NATCITY FOUND NO FAULT WITH MR. FETZER'S SALES PRACTICES IN THIS MATTER. NATCITY SETTLED THIS CLAIM TO AVOID THE COSTS OF AN ARBITRATION HEARING.



Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NATCITY INVESTMENTS, INC.

Allegations: MISREPRESENTATION IN THE JANUARY 2002 SALES OF FOUR CORPORATE BONDS TOTALING \$200,00.00

Product Type: Debt - Corporate

Alleged Damages: \$55,000.00

Customer Complaint Information

Date Complaint Received: 08/29/2002

Complaint Pending? No

Status: Denied

Status Date: 11/12/2002

Settlement Amount:

Individual Contribution Amount:



End of Report

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