



## IAPD Report

# MELISSA MCGRATH

CRD# 4049414

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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

### MELISSA MCGRATH (CRD# 4049414)

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 **05/14/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/17/2024
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	06/17/2024
<b>B</b>	AMERICAN ENTERPRISE INVESTMENT SERVICES INC.	CRD# 26506	04/01/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **47** 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>IA</b>	PROVENANCE WEALTH ADVISORS	126529	Concord, NC	08/25/2023 - 05/29/2024
<b>B</b>	PWA SECURITIES, LLC	321974	FORT LAUDERDALE, FL	08/25/2023 - 05/29/2024
<b>IA</b>	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	Concord, NC	05/23/2023 - 08/25/2023

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
Judgment/Lien	2



## Report Summary



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

### Employment 1 of 2

Firm Name: **AMERICAN ENTERPRISE INVESTMENT SERVICES INC.**  
Main Address: 901 3RD AVENUE SOUTH  
MINNEAPOLIS, MN 55402  
Firm ID#: 26506

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	04/01/2025
<b>B</b> FINRA	General Securities Representative	Approved	04/01/2025
<b>B</b> FINRA	Municipal Securities Principal	Approved	04/01/2025
<b>B</b> FINRA	Municipal Securities Representative	Approved	04/01/2025
<b>B</b> FINRA	Registered Options Principal	Approved	04/01/2025
<b>B</b> Alabama	Agent	Approved	04/10/2026
<b>B</b> Alaska	Agent	Approved	04/02/2026
<b>B</b> Arizona	Agent	Approved	04/10/2026
<b>B</b> Arkansas	Agent	Approved	05/14/2026
<b>B</b> California	Agent	Approved	03/27/2026
<b>B</b> Colorado	Agent	Approved	04/03/2026
<b>B</b> Connecticut	Agent	Approved	04/01/2026
<b>B</b> Florida	Agent	Approved	03/30/2026



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Georgia	Agent	Approved	03/30/2026
<b>B</b> Hawaii	Agent	Approved	04/30/2026
<b>B</b> Idaho	Agent	Approved	04/02/2026
<b>B</b> Illinois	Agent	Approved	05/12/2026
<b>B</b> Indiana	Agent	Approved	04/02/2026
<b>B</b> Iowa	Agent	Approved	04/01/2026
<b>B</b> Kansas	Agent	Approved	03/31/2026
<b>B</b> Kentucky	Agent	Approved	04/14/2026
<b>B</b> Louisiana	Agent	Approved	03/31/2026
<b>B</b> Maine	Agent	Approved	03/31/2026
<b>B</b> Massachusetts	Agent	Approved	04/28/2026
<b>B</b> Michigan	Agent	Approved	03/31/2026
<b>B</b> Minnesota	Agent	Approved	03/31/2026
<b>B</b> Mississippi	Agent	Approved	04/02/2026
<b>B</b> Missouri	Agent	Approved	04/21/2026
<b>B</b> Montana	Agent	Approved	04/01/2026
<b>B</b> Nebraska	Agent	Approved	03/30/2026
<b>B</b> Nevada	Agent	Approved	04/14/2026
<b>B</b> New Hampshire	Agent	Approved	03/31/2026



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Jersey	Agent	Approved	04/01/2026
<b>B</b> New Mexico	Agent	Approved	04/01/2026
<b>B</b> New York	Agent	Approved	04/03/2026
<b>B</b> North Carolina	Agent	Approved	03/31/2026
<b>B</b> North Dakota	Agent	Approved	04/06/2026
<b>B</b> Ohio	Agent	Approved	03/28/2026
<b>B</b> Oklahoma	Agent	Approved	03/31/2026
<b>B</b> Pennsylvania	Agent	Approved	03/30/2026
<b>B</b> Rhode Island	Agent	Approved	04/01/2026
<b>B</b> South Carolina	Agent	Approved	04/01/2026
<b>B</b> South Dakota	Agent	Approved	03/27/2026
<b>B</b> Tennessee	Agent	Approved	03/31/2026
<b>B</b> Texas	Agent	Approved	03/30/2026
<b>B</b> Utah	Agent	Approved	03/31/2026
<b>B</b> Vermont	Agent	Approved	04/01/2026
<b>B</b> Virginia	Agent	Approved	04/01/2026
<b>B</b> Washington	Agent	Approved	03/31/2026
<b>B</b> West Virginia	Agent	Approved	04/02/2026
<b>B</b> Wisconsin	Agent	Approved	04/01/2026



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Wyoming	Agent	Approved	04/02/2026

### Branch Office Locations

901 3RD AVENUE SOUTH  
MINNEAPOLIS, MN 55402

### Employment 2 of 2

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**  
 Main Address: 901 3RD AVENUE SOUTH  
 MINNEAPOLIS, MN 55402  
 Firm ID#: 6363

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	06/17/2024
<b>B</b> FINRA	General Securities Representative	Approved	06/17/2024
<b>B</b> FINRA	Municipal Securities Principal	Approved	06/17/2024
<b>B</b> FINRA	Municipal Securities Representative	Approved	06/17/2024
<b>B</b> FINRA	Registered Options Principal	Approved	06/17/2024
<b>IA</b> North Carolina	Investment Adviser Representative	Approved	06/17/2024
<b>B</b> North Carolina	Agent	Approved	06/19/2024

### Branch Office Locations

**AMERIPRISE FINANCIAL SERVICES, LLC**  
 300 S Tryon St  
 Charlotte, NC 28202






## 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, 4 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 Registered Options Principal Examination (S4)	Series 4	12/18/2021
 Municipal Securities Principal Examination (S53)	Series 53	05/14/2007
 General Securities Principal Examination (S24)	Series 24	09/19/2006

#### 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	05/23/2006
 Assistant Representative-Order Processing Qualification Exam (S11)	Series 11	09/05/2001

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	03/26/2022
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/20/2006



## 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	08/25/2023 - 05/29/2024	PROVENANCE WEALTH ADVISORS	CRD# 126529	Concord, NC
B	08/25/2023 - 05/29/2024	PWA SECURITIES, LLC	CRD# 321974	FORT LAUDERDALE, FL
IA	05/23/2023 - 08/25/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	Concord, NC
B	05/12/2023 - 08/25/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
IA	05/26/2022 - 04/21/2023	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
B	10/04/2021 - 04/21/2023	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
B	10/13/2015 - 09/29/2021	EQUITABLE ADVISORS, LLC	CRD# 6627	CHARLOTTE, NC
B	12/11/2007 - 09/25/2015	PRUCO SECURITIES, LLC.	CRD# 5685	ISELIN, NJ
B	10/06/2004 - 12/04/2007	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ
B	09/06/2001 - 05/17/2004	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, 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
03/2025 - Present	American Enterprise Investment Services	Registered rep	Y	Minneapolis, MN, United States
05/2024 - Present	AMERIPRISE FINANCIAL SERVICES, LLC	Registered Rep.	Y	Minneapolis, MN, United States
08/2023 - 05/2024	PWA Securities, LLC	Registered Representative	Y	Ft. Lauderdale, FL, United States
08/2023 - 05/2024	Provenance Wealth Advisors, LLC	Investment Advisor Representative	Y	Ft. Lauderdale, FL, United States
04/2023 - 05/2024	Provenance Wealth Advisors	Associate/Employee	Y	Fort Lauderdale, FL, United States
05/2023 - 08/2023	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative	Y	Fort Lauderdale, FL, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2023 - 08/2023	Raymond James Financial Services, Inc.	Registered Representative	Y	Fort Lauderdale, FL, United States
10/2021 - 04/2023	FINANCIAL RESOURCES GROUP	Compliance Officer	Y	FORT MILL, SC, United States
10/2021 - 04/2023	LPL Financial LLC	Registered Representative	Y	Fort Mill, SC, United States
09/2015 - 09/2021	EQUITABLE ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
10/2015 - 06/2020	AXA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	JERSEY CITY, NJ, United States
09/2015 - 06/2020	AXA EQUITABLE	MANAGER	Y	JERSEY CITY, NJ, 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
Judgment/Lien	2

### Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	NJ Division of Taxation
<b>Judgment/Lien Amount:</b>	\$19,065.88
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	11/17/2022
<b>Date Individual Learned:</b>	09/14/2023
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	State of NJ
<b>Location of Court:</b>	Trenton, NJ
<b>Docket/Case #:</b>	DJ15312922
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	This debt is in relation to the other previously disclosed item for the State of NJ Division of Taxation. The circumstances that led to the additional state income taxes being owed are the same as noted under that item. We no longer live in NJ, no further debt is accumulating and this is one collective debt that we continue to pay down.

#### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	State of NJ
<b>Judgment/Lien Amount:</b>	\$6,564.00
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	02/28/2013
<b>Date Individual Learned:</b>	09/16/2021



<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	State of NJ
<b>Location of Court:</b>	Trenton, NJ
<b>Docket/Case #:</b>	DJ04116613
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	<p>My husband worked for the State of NJ as a Corrections Officer. During his time employed, he failed to have sufficient NJ State taxes withheld from his payroll. For years it never resulted in any state taxes owed, but over time as both incomes began to rise, it resulted in a tax debt that was too large for us to pay in full. We have made payments over the years of over \$5,000 towards this debt and will continue to do so until it is fully paid off. We no longer live in the State of NJ so no further tax debt will be accumulating there, and we will work to pay down the amount that is owed from those past years.</p>



## End of Report

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