



IAPD Report

DENNIS JOSEPH ROSADIO II

CRD# 4193670

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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

DENNIS JOSEPH ROSADIO II (CRD# 4193670)

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 **07/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIZENS SECURITIES, INC.	CRD# 39550	06/23/2021
IA	CITIZENS SECURITIES, INC.	CRD# 39550	06/23/2021

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	COMMONWEALTH FINANCIAL NETWORK	8032	Allentown, PA	10/01/2019 - 06/22/2020
IA	COMMONWEALTH FINANCIAL NETWORK	8032	Allentown, PA	10/01/2019 - 06/22/2020
B	SECURIAN FINANCIAL SERVICES, INC.	15296	ALLENTOWN, PA	07/11/2018 - 10/07/2019

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
Judgment/Lien	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 1

Firm Name: **CITIZENS SECURITIES, INC.**

Main Address: ONE CITIZENS BANK WAY
JCB135
JOHNSTON, RI 02919

Firm ID#: 39550

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/23/2021
B	Colorado	Agent	Approved	07/06/2026
IA	Colorado	Investment Adviser Representative	Approved	07/06/2026
B	Delaware	Agent	Approved	02/27/2024
IA	Delaware	Investment Adviser Representative	Approved	02/27/2024
B	Florida	Agent	Approved	10/19/2021
IA	Florida	Investment Adviser Representative	Approved	10/19/2021
B	New Jersey	Agent	Approved	06/23/2021
IA	New Jersey	Investment Adviser Representative	Approved	06/23/2021
IA	New York	Investment Adviser Representative	Approved	06/25/2021
B	New York	Agent	Approved	06/29/2021
B	North Carolina	Agent	Approved	01/07/2025
IA	North Carolina	Investment Adviser Representative	Approved	01/09/2025



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	06/24/2021
IA Pennsylvania	Investment Adviser Representative	Approved	06/24/2021
B Rhode Island	Agent	Approved	08/20/2024
IA Rhode Island	Investment Adviser Representative	Approved	08/20/2024

Branch Office Locations

CITIZENS SECURITIES, INC.
705 ROUTE 113
MAILSTOP: 19B-6490
SOUDERTON, PA 18964

CITIZENS SECURITIES, INC.
108 ERIN LANE
MAILSTOP: 18U-0032
BRODHEADSVILLE, PA 18322

CITIZENS SECURITIES, INC.
25 E. MAIN ST
MAILSTOP: 19B-0234
LANSDALE, PA 19446

CITIZENS SECURITIES, INC.
4275 County Line Road, Ste 1
MS: 19B-0519
CHALFONT, PA 18914

CITIZENS SECURITIES, INC.
227 N. WEST END BLVD
MAILSTOP: 19B-0520
QUAKERTOWN, PA 18951



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

Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/08/2013

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/22/2000

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/11/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/01/2005

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	10/01/2019 - 06/22/2020	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	Allentown, PA
IA	10/01/2019 - 06/22/2020	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	Allentown, PA
B	07/11/2018 - 10/07/2019	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ALLENTOWN, PA
IA	07/10/2018 - 10/07/2019	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ALLENTOWN, PA
IA	12/06/2012 - 12/19/2016	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	SCRANTON, PA
B	09/24/2012 - 12/19/2016	PRUCO SECURITIES, LLC.	CRD# 5685	SCRANTON, PA
B	07/01/2011 - 09/17/2012	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	WHITESTONE, NY
IA	06/23/2011 - 09/17/2012	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	WHITESTONE, NY
IA	09/16/2009 - 06/21/2011	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	OAKLAND GARDENS, N
B	05/30/2008 - 06/21/2011	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	OAKLAND GARDENS, N
B	05/10/2001 - 02/21/2008	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	05/10/2001 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	11/24/2000 - 05/04/2001	GBI CAPITAL PARTNERS INC.	CRD# 14623	BETHPAGE, 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
06/2021 - Present	Citizens Securities, Inc.	Wealth Advisor	Y	Souderton, PA, United States
06/2020 - 06/2021	Unemployed	unemployed	N	Kunkletown, PA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2019 - 06/2020	Commonwealth Financial Network	Advisor	Y	Waltham, MA, United States
07/2018 - 09/2019	Legacy Planning Partners, LLC	Agent	Y	Allentown, PA, United States
07/2018 - 09/2019	Minnesota Life Insurance Company	Agent	Y	St. Paul, MN, United States
07/2018 - 09/2019	Seurian Financial Services Inc	Registered Rep	Y	St. Paul, MN, United States
12/2016 - 06/2018	Unemployed	Unemployed	N	KUNKLETOWN, PA, United States
09/2012 - 12/2016	PRUCO SECURITIES LLC	REGISTERED PRINCIPAL	Y	SCRANTON, PA, United States
09/2012 - 12/2016	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	MANAGER, FINANCIAL SERVICES	N	SCRANTON, PA, 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	1

Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	THE PROVIDENT BANK
Judgment/Lien Amount:	\$6,012.00
Judgment/Lien Type:	Civil
Date Filed with Court:	02/09/2008
Date Individual Learned:	09/01/2008
Type of Court:	State Court
Name of Court:	CIRCUIT COURT JAMAICA, NY
Location of Court:	CIRCUIT COURT JAMAICA, NY
Docket/Case #:	V13744607QU
Judgment/Lien Outstanding?	Yes
Broker Statement	AUTO REPOSSESSION. PROVIDENT BANK HAS CHARGED OFF THE DEBT. THEY WILL NO LONGER ACCEPT PAYMENT DUE TO THE TIME AND CHARGE OFF STATUS. THEY HAVE MADE NO ATTEMPT TO COLLECT THE DEBT



End of Report

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