



## IAPD Report

# LUIS ALBERTO MENDOZA

CRD# 4373652

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5
Disclosure Information	6



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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

### LUIS ALBERTO MENDOZA (CRD# 4373652)

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 **03/26/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	01/09/2015
<b>IA</b>	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	08/18/2016

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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>	SUNTRUST INVESTMENT SERVICES, INC.	17499	ROCKVILLE, MD	01/13/2015 - 12/31/2016
<b>IA</b>	HSBC SECURITIES (USA) INC.	19585	WASHINGTON, DC	06/01/2007 - 01/12/2015
<b>B</b>	HSBC SECURITIES (USA) INC.	19585	WASHINGTON, DC	03/07/2007 - 01/12/2015

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	5



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

### Employment 1 of 2

Firm Name: **TRUIST INVESTMENT SERVICES, INC.**  
Main Address: 303 PEACHTREE STREET  
2ND FLOOR  
ATLANTA, GA 30303  
Firm ID#: 17499

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	01/09/2015
<b>B</b> Arizona	Agent	Approved	04/09/2026
<b>B</b> California	Agent	Approved	01/19/2022
<b>B</b> Delaware	Agent	Approved	05/21/2019
<b>B</b> District of Columbia	Agent	Approved	01/13/2015
<b>B</b> Florida	Agent	Approved	02/12/2015
<b>B</b> Georgia	Agent	Approved	11/16/2022
<b>B</b> Maryland	Agent	Approved	01/12/2015
<b>B</b> New York	Agent	Approved	07/30/2020
<b>B</b> North Carolina	Agent	Approved	01/29/2021
<b>B</b> South Carolina	Agent	Approved	07/08/2022
<b>B</b> Tennessee	Agent	Approved	05/10/2017
<b>B</b> Texas	Agent	Approved	07/08/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Virginia	Agent	Approved	01/12/2015
<b>B</b> West Virginia	Agent	Approved	05/20/2019

### Branch Office Locations

**SUNTRUST INVESTMENT SERVICES, INC.**  
 9812 FALLS RD  
 POTOMAC, MD 20854

**SUNTRUST INVESTMENT SERVICES, INC.**  
 ALEXANDRIA, VA

### Employment 2 of 2

Firm Name: **TRUIST ADVISORY SERVICES, INC.**  
 Main Address: 303 PEACHTREE STREET  
 2ND FLOOR  
 ATLANTA, GA 30303  
 Firm ID#: 283390

Regulator	Registration	Status	Date
<b>IA</b> Maryland	Investment Adviser Representative	Approved	08/18/2016
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	07/02/2025

### Branch Office Locations

**TRUIST ADVISORY SERVICES, INC.**  
 9812 FALLS RD  
 POTOMAC, MD 20854



## 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 1 state securities law exam.**

#### 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	05/23/2001
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#### State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	06/13/2001
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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
IA	01/13/2015 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ROCKVILLE, MD
IA	06/01/2007 - 01/12/2015	HSBC SECURITIES (USA) INC.	CRD# 19585	WASHINGTON, DC
B	03/07/2007 - 01/12/2015	HSBC SECURITIES (USA) INC.	CRD# 19585	WASHINGTON, DC
B	02/10/2004 - 02/28/2007	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	WASHINGTON, DC
IA	02/10/2004 - 02/28/2007	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	WASHINGTON, DC
IA	02/22/2002 - 02/03/2004	MORGAN STANLEY	CRD# 7556	CHEVY CHASE, MD
B	05/24/2001 - 02/03/2004	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, 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
08/2016 - Present	TRUIST Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
01/2015 - Present	TRUIST INVESTMENT SERVICES, INC.	FINANCIAL ADVISOR	Y	ATLANTA, GA, 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
Customer Dispute	5

### 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 5

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SUNTRUST INVESTMENT SERVICES, INC.
<b>Allegations:</b>	Client alleges the terms of the callable fixed rate note purchased on October 28, 2019 were misrepresented. The client liquidated the CD on October 13, 2022.
<b>Product Type:</b>	Debt-Corporate
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Firm determined damages amount to be in excess of \$5,000.
<b>Is this an oral complaint?</b>	Yes
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/06/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	02/24/2023



**Settlement Amount:** \$41,618.96

**Individual Contribution Amount:** \$20,809.48

**Disclosure 2 of 5**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** HSBC SECURITIES (USA) INC.

**Allegations:** CLIENTS ALLEGE THAT THEY WERE SOLD TWO VARIABLE UNIVERSAL LIFE POLICIES IN 2009 THAT WERE NOT WHAT THEY WANTED.

**Product Type:** Insurance

**Alleged Damages:** \$47,000.00

**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:** 07/20/2015

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/10/2015

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** Compliance reviewed the allegations and determined that there was no merit to the complaint and denied the complaint accordingly.

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** HSBC SECURITIES (USA) INC.

**Allegations:** CLIENTS ALLEGE THAT THEY WERE SOLD TWO VARIABLE UNIVERSAL LIFE POLICIES IN 2009 THAT WERE NOT WHAT THEY WANTED.

**Product Type:** Insurance

**Alleged Damages:** \$47,000.00

**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:** 07/20/2015  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 09/10/2015  
**Settlement Amount:** \$0.00  
**Individual Contribution Amount:** \$0.00

### Disclosure 3 of 5

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** HSBC SECURITIES (USA) INC.

**Allegations:** CUSTOMER ALLEGES THAT HE WAS SOLICITED TO BUY UNSUITABLE INVESTMENTS BY THE REGISTERED REPS IN OCTOBER 2012 AND MAY 2013. CUSTOMER ALLEGES THAT HE WAS RISK AVERSE, CONSERVATIVE, AND SOUGHT SAFE INVESTMENT OPTIONS PRIOR TO PURCHASING MUTUAL FUNDS AT ISSUE. THE CUSTOMER STATES THAT HE IS CONCERNED WITH FLUCTUATION OF THE MUTUAL FUNDS, AND AS HE ALLEGES THE PRINCIPAL AMOUNT INVESTED FELL BY APPROXIMATELY 3.5% FROM THE DATE OF PURCHASE TO THE DATE THE FIRM RECEIVED THE COMPLAINT.

**Product Type:** Mutual Fund

**Alleged Damages:** \$11,857.00

**Alleged Damages Amount Explanation (if amount not exact):** THE UNREALIZED LOSS AMOUNT CHANGES DAILY AND AS OF JULY 23, 2013, WAS ESTIMATED AT \$4,852.24

**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:** 07/11/2013  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 07/16/2013  
**Settlement Amount:** \$0.00  
**Individual Contribution Amount:** \$0.00

**Broker Statement** CUSTOMER ALLEGATIONS DENIED AFTER FIRM PERFORMED A REVIEW AND NOTED CUSTOMER SIGNED DISCLOSURES AND ACKNOWLEDGEMENT FORMS PRIOR TO PURCHASE. FURTHER, REVIEW INDICATED THAT THE CUSTOMER WAS PROVIDED WITH MUTUAL FUND FACT SHEETS AND PROSPECTUSES PRIOR TO PURCHASE DISCLOSING THE POTENTIAL FOR FLUCTUATION.

**Disclosure 4 of 5**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** HSBC SECURITIES (USA) INC.

**Allegations:** CUSTOMER CLAIMS "[I] WAS NEVER ADVISED THAT THERE WOULD BE A PENALTY TO WITHDRAW THE FUNDS FROM THE INVESTMENT." ALSO CLAIMS "[I] WAS NEVER TOLD THAT MY INITIAL INVESTMENT COULD DECREASE IN VALUE."

IN SUBSEQUENT CORRESPONDENCE, THE CUSTOMER ALLEGED THAT THE INVESTMENT WAS NOT SUITABLE.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$9,000.00

**Alleged Damages Amount Explanation (if amount not exact):** DAMAGES NOT SPECIFIED, BUT THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES MAY BE IN EXCESS OF \$5,000. IN SUBSEQUENT CORRESPONDENCE, THE CUSTOMER ALLEGED THAT THE INVESTMENT WAS NOT SUITABLE.

**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:** 08/11/2010

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/23/2010

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** "MULTIPLE MEETINGS HELD WITH CLIENT WHERE PARTICULAR ATTENTION WAS PAID TO REVIEWING THE FEATURES OF THE ANNUITY CONTRACT. CLIENT INITIALED AND SIGNED ALL NECESSARY DISCLOSURES AND ACKNOWLEDGEMENT FORMS WHICH HIGHLIGHTED THE PARTICULARS THAT SHE CLAIMED WERE NOT EXPLAINED TO HER."

**Disclosure 5 of 5**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** HSBC SECURITIES (USA) INC.

**Allegations:** CUSTOMER CLAIMS REGISTERED REPRESENTATIVE DID NOT TELL HER THAT "THIS WOULD BE A POSSIBLE SCENARIO." THIS CUSTOMER COMPLAINT INVOLVES ONE OR MORE AUCTION RATE SECURITIES WITH A



NOTIONAL VALUE OF \$1,000,000 WHICH HAVE BEEN THE SUBJECT OF A FAILED AUCTION.

**Product Type:** Other: #39 AUCTION RATE SECURITIES-MUNCIPAL DEBT

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** DAMAGES UNSPECIFIED BUT UNABLE TO CONCLUDE THAT DAMAGES WOULD BE LESS THAN \$5,000.

**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:** 04/28/2008

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/22/2008

**Settlement Amount:** \$1,000,000.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

ON 5/22/08, HSBC SECURITIES (USA) INC. AGREED TO VOLUNTARILY REPURCHASE THE ARS SECURITIES AT ISSUE FROM THE CUSTOMER AT PAR VALUE IN ORDER TO PROVIDE LIQUIDITY UNDER UNPRECEDENTED MARKET DEVELOPMENTS TO THE EXTENT THAT A CUSTOMER'S ARS POSITION(S) COULD NOT BE SOLD AND WAS NOT REDEEMED BY THE ISSUER. THE NAMED REPRESENTATIVE WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND THE CUSTOMER; THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CUSTOMER; AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12.



## End of Report

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