



IAPD Report

ERIC MELKER HARBAK

CRD# 4600888

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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

ERIC MELKER HARBAK (CRD# 4600888)

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 **11/05/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LPL FINANCIAL LLC	CRD# 6413	07/06/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	FINANCIAL ENGINES ADVISORS L.L.C.	104510	LAS VEGAS, NV	11/30/2016 - 07/25/2022
IA	FINANCIAL ENGINES ADVISOR CENTER, LLC	109238	LAS VEGAS, NV	12/02/2015 - 11/30/2016
IA	THE MUTUAL FUND STORE	128024	LAS VEGAS, NV	07/22/2011 - 12/15/2015

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	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
	Nevada	Investment Adviser Representative	Approved	07/06/2022
	Texas	Investment Adviser Representative	Restricted Approval	07/07/2022

Branch Office Locations

LPL FINANCIAL LLC
Las Vegas, NV



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA B	Uniform Combined State Law Examination (S66)	Series 66	01/30/2007
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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	11/30/2016 - 07/25/2022	FINANCIAL ENGINES ADVISORS L.L.C.	CRD# 104510	LAS VEGAS, NV
IA	12/02/2015 - 11/30/2016	FINANCIAL ENGINES ADVISOR CENTER, LLC	CRD# 109238	LAS VEGAS, NV
IA	07/22/2011 - 12/15/2015	THE MUTUAL FUND STORE	CRD# 128024	LAS VEGAS, NV
IA	02/09/2007 - 10/15/2009	EDWARD JONES	CRD# 250	MONROE, WA

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
06/2022 - Present	LPL Financial LLC	Investment Advisor Representative	Y	Las Vegas, NV, United States
11/2016 - 06/2022	FINANCIAL ENGINES ADVISORS L.L.C.	DIRECTOR, FINANCIAL PLANNING	Y	LAS VEGAS, NV, United States
12/2015 - 11/2016	TMFS ADVISORS, LLC	SENIOR VICE PRESIDENT-INVESTMENTS	Y	LAS VEGAS, NV, 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	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENTS CLAIM THEY PURCHASED FNMAS AND HAD AN AGREEMENT THAT FA WOULD STAY IN TOUCH REGARDING THEIR ACCOUNT AND WOULD CONTACT THEM IF THE STOCK OR ANY OF THEIR INVESTMENTS WERE TO DROP 10% SO THEY COULD DISCUSS WHAT THEY SHOULD DO. CLIENTS CLAIM THE FA THEN LEFT THE FIRM AND THEY WERE NOT MADE AWARE OF THIS NOR WERE THEY INFORMED WHO THEIR FA WAS. CLIENTS CLAIM THEY LATER SOLD THE STOCK AND HAVE LOST ALMOST \$10,000. CLIENTS CLAIM THE INVESTMENT WAS ILL-SUITED FOR THEIR FINANCIAL SITUATION. FILING REQUIRED; CLAIM EXCEEDS \$5,000.
Product Type:	Equity-OTC
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.00
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: 07/08/2011



Complaint Pending? No
Status: Denied
Status Date: 10/14/2011
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Firm Statement

FA INDICATED HE SPENT TIME MEETING WITH CLIENTS TO REVIEW ACCOUNT AND WAS IN REGULAR CONTACT WITH THEM AND ALWAYS AVAILABLE TO DISCUSS ANY QUESTIONS OR CONCERNS. THE PURCHASE WOULD HAVE BEEN BASED ON INFORMATION KNOWN AT THE TIME OF ACTIVITY. CLIENTS WERE MADE AWARE AND UNDERSTOOD THE DETAILS ASSOCIATED WITH THE INVESTMENT TO INCLUDE THE RISKS AND AUTHORIZED THE PURCHASE. CLIENTS WOULD HAVE RECEIVED A TRADE CONFIRMATION ON 2008 ACTIVITY & HOLDING WAS REFLECTED ON MONTHLY STATEMENTS, TO INCLUDE ESTIMATED VALUE, SINCE PURCHASE UNTIL LIQUIDATED IN JUNE 2010. RECORDS INDICATE THE PURCHASE OF FNMAS WAS NOT OUTSIDE THE SCOPE OF INVESTMENT OBJECTIVES AS REFLECTED ON ACCOUNT. THE PREFERRED STOCK WAS PURCHASED DURING A SOMEWHAT VOLATILE TIME IN THE MARKET AND THE VALUE DID DROP WITHIN A SHORT TIME AFTER THE PURCHASE. RECORDS REFLECT CLIENTS HAD REGULAR CONTACT WITH FA AFTER THE PURCHASE TO INCLUDE PORTFOLIO REVIEWS; HOWEVER, NO CONCERNS WERE BROUGHT TO OUR ATTENTION UNTIL CLIENTS 2011 LETTER. FA STATED HE DID NOT HAVE AN AGREEMENT WITH CLIENTS REGARDING CONTACTING THEM IF AN INVESTMENT DROPPED 10%. HE INDICATED CLIENTS WERE INFORMED STOP LOSS ORDERS COULD BE PLACED ON THEIR STOCK HOLDINGS; HOWEVER THEY DID NOT WISH TO EXERCISE THAT OPTION. THE LIQUIDATION OF FNMAS OCCURRED IN JUNE 2010 WITH FA CHELEA KENT. A LICENSED FA WAS ASSIGNED TO CLIENTS ACCOUNT UNTIL CURRENT FA TOOK OVER THE BRANCH OFFICE IN DEC 2010. A LETTER WAS SENT TO CLIENTS IN OCT 2009 LETTING CLIENTS KNOW FA WAS LEAVING AND THAT A TRANSITION REPRESENTATIVE WOULD BE AVAILABLE TO ASSIST. ADDITIONALLY, STATEMENTS PROVIDE CLIENTS WITH A NUMBER TO OUR CLIENT RELATIONS DEPARTMENT IF THEY NEEDED ASSISTANCE WITH THEIR ACCOUNT AND WERE UNABLE TO REACH THEIR FA. CLAIM DENIED



End of Report

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