



IAPD Report

MICHAEL ANDREW CORAGGIO

CRD# 4684084

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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 ANDREW CORAGGIO (CRD# 4684084)

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 **04/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	01/15/2026
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	01/15/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	JANNEY MONTGOMERY SCOTT LLC	463	NEW YORK, NY	11/16/2015 - 01/21/2026
B	JANNEY MONTGOMERY SCOTT LLC	463	NEW YORK, NY	08/28/2014 - 01/21/2026
B	BB&T SECURITIES, LLC	142785	HASBROUCK HEIGHTS, NJ	11/21/2012 - 09/04/2014

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	7



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

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/15/2026
B Arizona	Agent	Approved	01/15/2026
B California	Agent	Approved	01/15/2026
B Colorado	Agent	Approved	01/15/2026
B Connecticut	Agent	Approved	01/15/2026
B Delaware	Agent	Approved	01/21/2026
B District of Columbia	Agent	Approved	01/15/2026
B Florida	Agent	Approved	01/15/2026
B Georgia	Agent	Approved	01/20/2026
B Illinois	Agent	Approved	01/20/2026
B Maine	Agent	Approved	01/20/2026
B Maryland	Agent	Approved	01/15/2026
B Massachusetts	Agent	Approved	01/20/2026



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	01/15/2026
B New Jersey	Agent	Approved	01/15/2026
IA New Jersey	Investment Adviser Representative	Approved	01/15/2026
B New York	Agent	Approved	01/15/2026
IA New York	Investment Adviser Representative	Approved	01/20/2026
B North Carolina	Agent	Approved	01/26/2026
B Ohio	Agent	Approved	01/15/2026
B Oregon	Agent	Approved	01/15/2026
B Pennsylvania	Agent	Approved	01/15/2026
B Rhode Island	Agent	Approved	01/29/2026
B Texas	Agent	Approved	01/15/2026
IA Texas	Investment Adviser Representative	Restricted Approval	01/15/2026
B Virginia	Agent	Approved	01/15/2026

Branch Office Locations

WELLS FARGO ADVISORS
747 THIRD AVE
1003 10TH
NEW YORK, NY 10017



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 3 state securities law exams.

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	10/28/2003
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State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	10/12/2021
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Uniform Combined State Law Examination (S66)	Series 66	08/27/2015
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/10/2003
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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	11/16/2015 - 01/21/2026	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	NEW YORK, NY
B	08/28/2014 - 01/21/2026	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	NEW YORK, NY
B	11/21/2012 - 09/04/2014	BB&T SECURITIES, LLC	CRD# 142785	HASBROUCK HEIGHTS.
B	01/05/2006 - 01/02/2013	SCOTT & STRINGFELLOW, LLC	CRD# 6255	HASBROUCK HEIGHTS.
B	07/09/2004 - 01/12/2006	BERGEN CAPITAL, INC.	CRD# 46348	HASBROUCK HEIGHTS.
B	10/29/2003 - 07/16/2004	THE GMS GROUP, LLC	CRD# 8000	EAST HANOVER, 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	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
08/2014 - 01/2026	JANNEY MONTGOMERY SCOTT LLC	FINANCIAL ADVISOR	Y	NEW YORK, NY, 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.

MAC D VENTURES, LLC; INV RELATED;HOBOKEN,NJ; 100% OWNERSHIP; START DATE: 03/18/2026; 2 HRS PER MONTH; 0 HRS DURING TRADING;



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	7

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 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	JANNEY MONTGOMERY SCOTT LLC
Allegations:	CLIENT ALLEGES THAT THE FINANCIAL ADVISOR MISREPRESENTED A SECURITY AND MADE AN UNAUTHORIZED TRADE IN THE CLIENT'S ACCOUNT.
Product Type:	Debt-Corporate
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Not stated by client but reasonably estimated to be in excess of \$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:	01/05/2016
Complaint Pending?	No
Status:	Denied
Status Date:	02/22/2016



Settlement Amount:

Individual Contribution Amount:

Broker Statement

Claim denied. Firm's review determined that the Financial Advisor provided the client with accurate information and received the client's authorization prior to executing trades in client's account. Complaint denied via letter to client dated February 22, 2016.

Disclosure 2 of 7

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

BB&T SECURITIES, LLC

Allegations:

CUSTOMER WAS UNHAPPY WITH THE PERFORMANCE OF UNSPECIFIED MUNICIPAL BONDS HELD IN HIS ACCOUNT IN 2013. CUSTOMER OBTAINED TRANSACTION INFORMATION FROM HIS ONLINE ACCOUNT ACCESS. CUSTOMER MISUNDERSTOOD THIS INFORMATION, AND SENT IT TO THE BROKER STATING THAT IT LOOKED LIKE HIS ACCOUNT WAS BEING "CHURNED". AFTER BROKER EXPLAINED THAT THE MAJORITY OF THE ACTIVITY IN THE ACCOUNT WAS FROM UNSOLICITED PURCHASES AND SALES OF MUTUAL FUNDS, CUSTOMER ACKNOWLEDGED THAT BROKER WAS CORRECT AND WITHDREW THE COMPLAINT.

Product Type:

Debt-Municipal

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

CUSTOMER DOES NOT ALLEGE A SPECIFIC DAMAGES AMOUNT, HOWEVER, THE FIRM AND BROKER BELIEVE THAT ANY POTENTIAL DAMAGES IN CONNECTION WITH CUSTOMER'S ALLEGATIONS WOULD HAVE EXCEEDED \$5,000.

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC repair or civil litigation?

No

Customer Complaint Information

Date Complaint Received:

09/30/2013

Complaint Pending?

No

Status:

Withdrawn

Status Date:

09/30/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CUSTOMER WITHDREW THIS COMPLAINT THE SAME DAY IT WAS MADE. CUSTOMER, WHO WAS UNHAPPY ABOUT THE PERFORMANCE OF UNSPECIFIED MUNICIPAL BONDS THAT HE HELD, MISUNDERSTOOD THE TRANSACTION ACTIVITY IN HIS ACCOUNT AND ASKED IF THE ACCOUNT WAS BEING "CHURNED". AFTER THE BROKER EXPLAINED THAT THE VAST MAJORITY OF THAT ACTIVITY WAS FROM UNSOLICITED PURCHASES AND SALES OF MUTUAL FUNDS, CUSTOMER ACKNOWLEDGED THAT



INFORMATION WAS CORRECT, STATING "OK-I UNDERSTAND MOST[OF]THE TRADES[WERE THE MUTUAL FUNDS...IN] MONEY MARKET ACCOUNT. SORRY IF THIS CAUSED PROBLEMS AT WORK."

Disclosure 3 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BB&T SECURITIES, LLC

Allegations: THE CUSTOMER WAS UPSET REGARDING A \$60 COMMISSION CHARGE ON AN EQUITY TRADE. THE CUSTOMER ALSO ALLEGED THAT THE RR DID NOT FOLLOW HIS INSTRUCTIONS IN A TIMELY MANNER TO SELL A BOND, AND THAT HE INCURRED OTHER LOSSES AS A RESULT OF CERTAIN BOND PURCHASES RECOMMENDED BY THE RR.

Product Type: Debt-Government
Debt-Municipal

Alleged Damages: \$7,382.18

Alleged Damages Amount Explanation (if amount not exact): THE CUSTOMER DID NOT LIST A SPECIFIC AMOUNT, BUT THE FIRM MADE A GOOD FAITH ESTIMATE OF THE LOSS.

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: 02/24/2013

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/18/2014

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER REVIEWING THE CUSTOMER'S ALLEGATIONS, THE FIRM CLOSED THE MATTER WITH NO ACTION TAKEN.

Disclosure 4 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SCOTT & STRINGFELLOW, LLC

Allegations: CUSTOMER ALLEGED THAT CERTAIN BONDS SHE PURCHASED FOR HER PORTFOLIO FROM 2004-2010, THOUGH SUITABLE AT THE TIME OF PURCHASE, BECAME UNSUITABLE FOR HER IN MID-2010, WHEN SHE AND HER HUSBAND DIVORCED.

Product Type: Debt-Municipal



Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER DOES NOT ALLEGE A SPECIFIC DAMAGES AMOUNT, HOWEVER, THE FIRM BELIEVES THAT DAMAGES IN CONNECTION WITH THE CUSTOMER'S ALLEGATIONS WOULD EXCEED \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: #13-00941

Filing date of arbitration/CFTC reparation or civil litigation: 05/02/2013

Customer Complaint Information

Date Complaint Received: 05/07/2013

Complaint Pending? No

Status: Settled

Status Date: 05/02/2013

Settlement Amount: \$55,000.00

Individual Contribution Amount: \$55,000.00

Broker Statement TO AVOID THE UNCERTAINTY AND EXPENSE OF LITIGATION THE FIRM, WITHOUT ADMITTING TO THE ALLEGATIONS OR LIABILITY THEREOF, SETTLED THE MATTER WITH THE CUSTOMER.

Disclosure 5 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SCOTT & STRINGFELLOW, LLC

Allegations: ON 11/17/2011, CUSTOMER EMAILED FIRM ALLEGING UNSPECIFIED UNSUITABILITY AND MARGIN ACTIVITY.

Product Type: Debt-Corporate
Debt-Municipal
Derivative
Equity Listed (Common & Preferred Stock)
Oil & Gas
Other: EXCHANGE-TRADED FUNDS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT DAMAGES FROM THE ALLEGED CONDUCT WOULD LIKELY EXCEED \$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: 11/17/2011

Complaint Pending? No

Status: Denied

Status Date: 12/15/2011

Settlement Amount:

Individual Contribution
Amount:

Broker Statement

IN A LETTER DATED DECEMBER 15, 2011, THE FIRM DENIED THE CUSTOMER'S CLAIMS, BASED ON THE CUSTOMER'S SIGNED ACCOUNT DOCUMENTS, INCLUDING MARGIN AND OPTION AGREEMENTS, AND SUITABILITY INFORMATION.

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: SCOTT & STRINGFELLOW, LLC

Allegations: IN A FEBRUARY 2010 MESSAGE, THE CUSTOMER ALLEGED THAT THREE OF THE BONDS HE PURCHASED FOR HIS PORTFOLIO IN 2007-2008 DID NOT FOLLOW HIS "INVESTMENT PROFILE" AND WERE "TOO RISKY".

Product Type: Debt-Corporate
Debt-Municipal

Alleged Damages: \$0.00

Alleged Damages Amount
Explanation (if amount not
exact): DAMAGES ARE ESTIMATED TO BE IN EXCESS OF \$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: 03/08/2010

Complaint Pending? No

Status: Settled

Status Date: 03/24/2010

Settlement Amount: \$5,000.00

Individual Contribution
Amount: \$0.00



Broker Statement WITHOUT ADMITTING LIABILITY, AND SOLELY TO AVOID THE COST OF CONTINUING CONTROVERSY, THE FIRM SETTLED THE MATTER, FULLY RESOLVING ALL ISSUES BETWEEN THE PARTIES.

Disclosure 7 of 7

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SCOTT & STRINGFELLOW, LLC

Allegations: CUSTOMER ALLEGED THAT TWO OF THE BONDS PURCHASED IN HIS PORTFOLIO IN 2006-2007 WERE IMPROPER DUE TO HIS "RETIREMENT STATUS, INEXPERIENCE, ETC.".

Product Type: Debt-Corporate
Debt-Municipal

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER ALLEGES DAMAGES OF "SEVERAL HUNDRED THOUSAND DOLLARS".

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: 02/08/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/14/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER REVIEWING THE MATTER, THE FIRM DECIDED TO CLOSE THE MATTER WITHOUT TAKING ACTION.



End of Report

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