



## IAPD Report

# ANDREW JOSEPH HARMER

CRD# 724175

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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

### ANDREW JOSEPH HARMER (CRD# 724175)

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 **03/09/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	10/01/2000
<b>IA</b>	WELLS FARGO ADVISORS	CRD# 19616	01/21/2004

### QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **18** 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>B</b>	FIRST UNION BROKERAGE SERVICES, INC.	8112	CHARLOTTE, NC	05/01/1998 - 10/01/2000
<b>B</b>	LIBERTY SECURITIES CORPORATION	14416	PURCHASE, NY	07/03/1996 - 05/01/1998
<b>B</b>	INDEPENDENT FINANCIAL SECURITIES, INC.	19924	PURCHASE, NY	04/21/1993 - 07/01/1996

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
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 **18** jurisdiction(s) and 6 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#: 19616

Regulator	Registration	Status	Date
<b>B</b> Cboe Exchange, Inc.	General Securities Principal	Approved	09/11/2021
<b>B</b> Cboe Exchange, Inc.	General Securities Representative	Approved	09/11/2021
<b>B</b> FINRA	General Securities Principal	Approved	10/01/2000
<b>B</b> FINRA	General Securities Representative	Approved	10/01/2000
<b>B</b> NYSE American LLC	General Securities Principal	Approved	07/29/2011
<b>B</b> NYSE American LLC	General Securities Representative	Approved	07/29/2011
<b>B</b> Nasdaq PHLX LLC	General Securities Principal	Approved	10/01/2011
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	10/01/2011
<b>B</b> Nasdaq Stock Market	General Securities Principal	Approved	07/12/2006
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	10/11/2000
<b>B</b> New York Stock Exchange	General Securities Principal	Approved	06/26/2010
<b>B</b> Arizona	Agent	Approved	10/17/2023



### Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	10/01/2000
B Colorado	Agent	Approved	01/18/2018
B Delaware	Agent	Approved	10/01/2000
B Florida	Agent	Approved	10/01/2000
B Georgia	Agent	Approved	01/12/2018
B Maryland	Agent	Approved	10/01/2000
B Massachusetts	Agent	Approved	07/22/2008
B New Jersey	Agent	Approved	10/01/2000
B New York	Agent	Approved	05/03/2003
B North Carolina	Agent	Approved	11/30/2021
B Ohio	Agent	Approved	03/30/2023
B Oklahoma	Agent	Approved	03/20/2002
B Pennsylvania	Agent	Approved	10/01/2000
IA Pennsylvania	Investment Adviser Representative	Approved	01/21/2004
B South Carolina	Agent	Approved	08/01/2006
B Tennessee	Agent	Approved	07/13/2022
B Texas	Agent	Approved	01/03/2018
IA Texas	Investment Adviser Representative	Restricted Approval	01/03/2018



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> Virginia	Agent	Approved	01/04/2018

### Branch Office Locations

**WELLS FARGO ADVISORS**  
3611 EDMONT AVE  
BROOKHAVEN, PA 19015

**WELLS FARGO ADVISORS**  
Media, PA

**WELLS FARGO ADVISORS**  
3521 CONCORD RD  
ASTON, PA 19014

**WELLS FARGO ADVISORS**  
6 N MACDADE BLVD  
GLENOLDEN, PA 19036



## 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
	General Securities Principal Examination (S24)	Series 24	09/20/1996

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/21/1981

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	04/06/2000
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/12/1993

### 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
B	05/01/1998 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	07/03/1996 - 05/01/1998	LIBERTY SECURITIES CORPORATION	CRD# 14416	PURCHASE, NY
B	04/21/1993 - 07/01/1996	INDEPENDENT FINANCIAL SECURITIES, INC.	CRD# 19924	
B	04/07/1987 - 02/15/1990	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	NEW YORK, NY
B	02/23/1981 - 04/14/1987	MOSELEY SECURITIES CORPORATION	CRD# 7908	

### 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
11/2016 - Present	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	BROOKHAVEN, PA, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	BROOKHAVEN, 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.

RENTAL PROPERTIES (6), INVESTMENT RELATED, CHESTER PA, 100% OWNERSHIP, 20 HOURS PER MONTH, START DATE 1989



## 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
Judgment/Lien	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 7

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	WELLS FARGO ADVISORS, LLC
<b>Allegations:</b>	CLAIMANT ALLEGES THAT UNSUITABLE RECOMMENDATIONS AND MISREPRESENTATIONS WERE MADE IN HIS ACCOUNT WHICH WAS OPENED IN OR AROUND 1996.
<b>Product Type:</b>	Other: MISCELLANEOUS
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CLAIMANT SEEKS TO RECOVER LOSSES IN EXCESS OF \$90,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	13-00304



**Filing date of arbitration/CFTC reparation or civil litigation:** 04/23/2013

### Customer Complaint Information

**Date Complaint Received:** 04/29/2013

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 07/13/2018

**Settlement Amount:** \$70,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** Without admitting any liability, the Firm settled the matter for \$70,000.00 to avoid further arbitration.

### Disclosure 2 of 7

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** WELLS FARGO ADVISORS, LLC

**Allegations:** THE CLIENT ALLEGES THE INVESTMENTS IN HIS ACCOUNT WERE UNSUITABLE CAUSING HIS ACCOUNT TO LOSE VALUE. (9/23/2009-3/13/2013)

**Product Type:** Options

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** THE CLIENT ALLEGES DAMAGES EXCEEDING \$60,000.00.

**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:** 03/25/2013

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 05/02/2013

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 3 of 7

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** WELLS FARGO ADVISORS, LLC

**Allegations:** THE CLIENT ALLEGES THE FA SOLD THE INCORRECT MUTUAL FUND AND THE FIRM FAILED TO TRANSFER/REASSIGN THEIR ACCOUNTS TO ANOTHER WELLS FARGO ADVISORS FINANCIAL ADVISOR AS REQUESTED.

**Product Type:** Mutual Fund

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** THE CLIENT ALLEGES UNSPECIFIED DAMAGES BUT DETERMINED TO BE GREATER THAN \$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:** 02/12/2013

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 02/26/2013

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 4 of 7

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** CLIENT ALLEGES THAT THE INVESTMENTS IN HIS ACCOUNTS ARE UNSUITABLE. ALSO ALLEGES THAT HIS IRA WAS CONVERTED TO A ROTH IRA WITHOUT HIS AUTHORIZATION, AND THAT HE WAS TOLD BY THE FA IN SEPTEMBER THAT HIS ACCOUNT WAS BEING CHANGED FROM A MANAGED ACCOUNT TO A STANDARD BROKERAGE ACCOUNT, HOWEVER THE ADVISORY FEES WERE STILL CHARGED TO HIS ACCOUNT. ALLEGES UNSPECIFIED DAMAGES, BUT DETERMINED TO BE GREATER THAN \$5,000.00. (04/29/2008)

**Product Type:** Other

**Other Product Type(s):** CLOSED END FUNDS

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 02/05/2009

**Complaint Pending?** No



**Status:** Denied  
**Status Date:** 03/26/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** COMPLAINT DENIED.  
FA'S RESPONSE: THE INVESTMENTS IN THE CLIENTS ACCOUNT WERE SUITABLE AND WERE DESIGNED TO GIVE HIM INCOME BASED ON HIS OBJECTIVES. THE IRA WAS CONVERTED TO A ROTH IRA BASED ON INSTRUCTIONS FROM THE CLIENT ON ADVICE FROM HIS ACCOUNTANT.

#### Disclosure 5 of 7

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC

**Allegations:** CLIENT ALLEGES NONE OF THE TRADES IN HIS ACCOUNT WERE AUTHORIZED OR SUITABLE FOR A PERSON OF HIS AGE. CLAIM AMOUNT NOT SPECIFIED, LOSS BELIEVED TO EXCEED \$5000.00

**Product Type:** Other  
**Other Product Type(s):** WRAP ACCOUNTS  
**Alleged Damages:** \$0.00

#### Customer Complaint Information

**Date Complaint Received:** 07/28/2008  
**Complaint Pending?** No  
**Status:** Withdrawn  
**Status Date:** 08/19/2008

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** CLIENT STATES IN A LETTER TO THE SEC DATED 8-19-2008 THAT THERE WAS A "BIG MISUNDERSTANDING" ON HIS PART AND FA NEVER ENTERED ANY TRANSACTIONS WITHOUT HIS KNOWLEDGE.

#### Disclosure 6 of 7

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** FIRST UNION SECURITIES, INC. (NKA WACHOVIA SECURITIES, INC.)

**Allegations:** CLAIMANTS ALLEGE MISREPRESENTATIONS AND UNSUITABILITY. ALLEGED DAMAGES OF \$416,000.00.

**Product Type:** Equity - OTC  
**Alleged Damages:** \$416,000.00

**Customer Complaint Information**

**Date Complaint Received:** 12/13/2002  
**Complaint Pending?** No  
**Status:** Arbitration/Reparation  
**Status Date:** 12/13/2002  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NYSE CASE # 2002-011107  
**Date Notice/Process Served:** 12/13/2002  
**Arbitration Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 12/17/2003  
**Monetary Compensation Amount:** \$62,500.00  
**Individual Contribution Amount:** \$0.00  
**Broker Statement** SETTLED.

**Disclosure 7 of 7**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** MOSELEY, HALLGARTEN, ESTABROOK & WEEDEN, INC.

**Allegations:** THE CLIENT PURCHASED APPROXIMATELY \$35,000 WORTH OF STOCKS & TRADED OPTIONS. THE STOCK DECLINED IN VALUE AND NINE MONTHS OR SO AFTER THE TRADE THE CLIENT WANTED THE TRADE BROKEN, WANTED ALL HIS MONEY BACK AND SAID THE INVESTMENT WAS UNSUITABLE FOR HIM. HE SUED FOR \$35000.00. THE ARBITRATORS AWARDED HIM \$5300.00

**Product Type:**  
**Alleged Damages:** \$35,000.00

**Customer Complaint Information**

**Date Complaint Received:**  
**Complaint Pending?** No  
**Status:** Arbitration/Reparation  
**Status Date:**  
**Settlement Amount:**



**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** PHILADELPHIA STOCK EXCHANGE

**Date Notice/Process Served:** 11/01/1984

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 10/01/1985

**Monetary Compensation Amount:** \$6,100.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE FIRM PAID [CUSTOMER] \$5300.00 THERE WERE NO FINES, PENALTIES, SUSPENSION OF ANY KINDS. DESCRIBED ABOVE IN QUESTION #7



### Judgment/Lien

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

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	CITY OF CHESTER
<b>Judgment/Lien Amount:</b>	\$1,059.00
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	06/06/2014
<b>Date Individual Learned:</b>	06/20/2014
<b>Type of Court:</b>	COURT OF COMMOM PLEAS OF ELAWARE COUNTY PA
<b>Name of Court:</b>	COURT OF COMMOM PLEAS OF DELAWARE COUNTY PA
<b>Location of Court:</b>	MEDIA PA US
<b>Docket/Case #:</b>	2014-063232
<b>Judgment/Lien Outstanding?</b>	Yes



## End of Report

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