



IAPD Report

MARK BOLTON YARBROUGH

CRD# 734487

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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

MARK BOLTON YARBROUGH (CRD# 734487)

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 **02/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	04/26/2010
IA	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	01/14/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	THE O.N. EQUITY SALES COMPANY	2936	CINCINNATI, OH	03/26/2010 - 04/21/2010
B	RIDGEWAY & CONGER, INC.	113055	ROGERS, AR	02/13/2006 - 12/16/2009
B	ALLSTATE FINANCIAL SERVICES, LLC	18272	LINCOLN, NE	02/03/2003 - 01/21/2006

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	9



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

Employment 1 of 1

Firm Name: **ST. BERNARD FINANCIAL SERVICES, INC.**

Main Address: 1609 WEST MAIN ST
RUSSELLVILLE, AR 72801

Firm ID#: 36956

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/26/2010
B	FINRA	General Securities Representative	Approved	04/26/2010
B	FINRA	Municipal Securities Representative	Approved	04/26/2010
B	Arkansas	Agent	Approved	05/03/2010
IA	Arkansas	Investment Adviser Representative	Approved	01/14/2015
B	Kentucky	Agent	Approved	02/12/2026
B	Missouri	Agent	Approved	07/15/2022
B	North Carolina	Agent	Approved	02/13/2026
B	South Carolina	Agent	Approved	02/05/2026
B	Texas	Agent	Approved	08/07/2017

Branch Office Locations

ST. BERNARD FINANCIAL SERVICES, INC.
424 W WALNUT
ROGERS, AR 72756

ST. BERNARD FINANCIAL SERVICES, INC.
424 W. WALNUT
ROGERS, AR 72756

ST. BERNARD FINANCIAL SERVICES, INC.
1609 WEST MAIN ST



Qualifications

RUSSELLVILLE, AR 72801-2551



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

Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/16/1987

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	03/27/1984
 General Securities Representative Examination (S7)	Series 7	11/20/1982
 Municipal Securities Representative Examination (S52)	Series 52	06/20/1981

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/04/2002
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/14/1981

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	03/26/2010 - 04/21/2010	THE O.N. EQUITY SALES COMPANY	CRD# 2936	CINCINNATI, OH
B	02/13/2006 - 12/16/2009	RIDGEWAY & CONGER, INC.	CRD# 113055	ROGERS, AR
B	02/03/2003 - 01/21/2006	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	LINCOLN, NE
IA	12/13/2002 - 12/31/2002	EASTERN POINT ADVISORS INC.	CRD# 107123	ROGERS, AR
B	12/19/2001 - 12/31/2002	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	06/26/2001 - 10/11/2001	FIRST FINANCIAL BROKERAGE SERVICES, INC.	CRD# 43663	HARRISON, AR
B	05/19/2000 - 06/19/2001	FINANCIAL WORLD CORPORATION	CRD# 41377	OVERLAND PARK, KS
B	02/10/1999 - 05/22/2000	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	07/15/1997 - 11/17/1998	TAYLOR OZARKS INVESTMENTS, INC.	CRD# 39312	BIRMINGHAM, AL
B	11/20/1995 - 06/23/1997	AMERICAN MUNICIPAL SECURITIES, INC.	CRD# 8365	ST. PETERSBURG, FL
B	06/07/1995 - 11/01/1995	UNITED PACIFIC SECURITIES, INC.	CRD# 21986	CARLSBAD, CA
B	01/23/1995 - 05/08/1995	LIBERTY CAPITAL MARKETS, INC.	CRD# 16534	
B	09/23/1993 - 01/20/1995	HENDERSON SECURITIES, INC.	CRD# 31335	
B	02/12/1992 - 09/14/1993	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MEMPHIS, TN
B	03/06/1991 - 02/11/1992	LINSICO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	01/10/1990 - 02/19/1991	R. G. DICKINSON & CO.	CRD# 689	DES MOINES, IA



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	04/20/1989 - 12/31/1989	LASALLE ST SECURITIES, L.L.C.	CRD# 7191	ELMHURST, IL
B	10/15/1987 - 12/08/1988	U.S. ASSOCIATES, INC.	CRD# 13511	
B	01/05/1987 - 10/08/1987	BOWMAN & COMPANY INCORPORATED	CRD# 15983	
B	06/26/1985 - 12/22/1986	SWINK & COMPANY, INC.	CRD# 7111	
B	03/09/1984 - 06/29/1985	UMIC, INC.	CRD# 5974	
B	07/25/1983 - 02/15/1984	R. ROWLAND & CO., INCORPORATED	CRD# 911	
B	05/06/1982 - 07/25/1983	COLLINS, LOCKE & LASATER, INC.	CRD# 8268	
B	06/23/1981 - 04/23/1982	JON R. BRITTENUM & ASSOCIATES, INC.	CRD# 7179	

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
06/2003 - Present	OHIO NATIONAL FINANCIAL SERVICES	PGA- AGENT	N	CINCINNATI, OH, 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.

MIDLAND FINANCIAL, OWNER
WHOLE LIFE INSURANCE, 30 HOURS WEEKLY



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	9

Judgment/Lien

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

Disclosure 1 of 9

Reporting Source:	Individual
Judgment/Lien Holder:	State of Arkansas
Judgment/Lien Amount:	\$1,381.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/15/2013
Date Individual Learned:	11/01/2015
Type of Court:	State Court
Name of Court:	Benton County
Location of Court:	Bentonville, AR
Docket/Case #:	2013776
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 9

Reporting Source:	Individual
Judgment/Lien Holder:	State of Arkansas
Judgment/Lien Amount:	\$5,941.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/17/2010
Date Individual Learned:	11/01/2015
Type of Court:	State Court
Name of Court:	Benton County
Location of Court:	Bentonville, AR



Docket/Case #: 201015770

Judgment/Lien Outstanding? Yes

Disclosure 3 of 9

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$105,923.00

Judgment/Lien Type: Tax

Date Filed with Court: 06/02/2010

Date Individual Learned: 11/01/2015

Type of Court: Federal Court

Name of Court: US Tax Court

Location of Court: Bentonville, AR

Docket/Case #: 20101318

Judgment/Lien Outstanding? Yes

Disclosure 4 of 9

Reporting Source: Individual

Judgment/Lien Holder: State of Arkansas

Judgment/Lien Amount: \$29,542.00

Judgment/Lien Type: Tax

Date Filed with Court: 07/03/2014

Date Individual Learned: 11/01/2015

Type of Court: State Court

Name of Court: Benton County

Location of Court: Bentonville, AR

Docket/Case #: 20149888

Judgment/Lien Outstanding? Yes

Disclosure 5 of 9

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$41,328.00

Judgment/Lien Type: Tax

Date Filed with Court: 06/02/2010

Date Individual Learned: 11/01/2015

Type of Court: Federal Court



Name of Court: Benton County
Location of Court: Bentonville, AR
Docket/Case #: 20101319
Judgment/Lien Outstanding? Yes

Disclosure 6 of 9

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$80,323.00
Judgment/Lien Type: Tax
Date Filed with Court: 05/05/2014
Date Individual Learned: 11/01/2015

Type of Court: Federal Court
Name of Court: Benton County
Location of Court: Bentonville, AR
Docket/Case #: 2014792
Judgment/Lien Outstanding? Yes

Disclosure 7 of 9

Reporting Source: Individual
Judgment/Lien Holder: Rotens Furniture
Judgment/Lien Amount: \$2,769.00
Judgment/Lien Type: Civil
Date Filed with Court: 11/09/2009
Date Individual Learned: 11/01/2015

Type of Court: County
Name of Court: Searc County
Location of Court: Marshall, AR
Docket/Case #: CIV09076
Judgment/Lien Outstanding? Yes

Disclosure 8 of 9

Reporting Source: Individual
Judgment/Lien Holder: State of Arkansas
Judgment/Lien Amount: \$15,960.00
Judgment/Lien Type: Tax
Date Filed with Court: 04/21/2010
Date Individual Learned: 11/01/2015



Type of Court: State Court
Name of Court: Benton County
Location of Court: Bentonville, AR
Docket/Case #: k2010pg7303
Judgment/Lien Outstanding? Yes

Disclosure 9 of 9

Reporting Source: Individual
Judgment/Lien Holder: STATE OF ARKANSAS
Judgment/Lien Amount: \$26,260.18
Judgment/Lien Type: Tax
Date Filed with Court: 08/01/2007

Type of Court: COUNTY RECORDER'S OFFICE FILING
Name of Court: BENTONVILLE COUNTY
Location of Court: BENTONVILLE, AR
Docket/Case #: 638VC3119
Judgment/Lien Outstanding? Yes

Broker Statement WASN'T AWARE OF THE FILING UNTIL I GOT REPORT FROM EQUIFAX. I HAVE WORKED OUT A PAYMENT PLAN WITH THE STATE



End of Report

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