



IAPD Report

JORMIAH HAYES

CRD# 7413981

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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

JORMIAH HAYES (CRD# 7413981)

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 **10/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	11/22/2024
B	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	12/03/2024

QUALIFICATIONS

This representative is currently registered in **28** SRO(s) and **53** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	JACKSONVILLE, FL	11/29/2022 - 08/14/2023
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	JACKSONVILLE, FL	05/18/2022 - 08/14/2023

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
Criminal	1
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 **53** jurisdiction(s) and 28 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CITIGROUP GLOBAL MARKETS INC.**

Main Address: 388 GREENWICH STREET
NEW YORK, NY 10013

Firm ID#: 7059

	Regulator	Registration	Status	Date
B	24X National Exchange LLC	General Securities Representative	Approved	10/18/2025
B	BOX Exchange LLC	General Securities Representative	Approved	12/03/2024
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	Cboe C2 Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	FINRA	General Securities Representative	Approved	12/03/2024
B	Investors' Exchange LLC	General Securities Representative	Approved	12/03/2024
B	Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	12/03/2024
B	MEMX LLC	General Securities Representative	Approved	12/03/2024
B	MIAX Emerald, LLC	General Securities Representative	Approved	12/03/2024



Qualifications

Regulator	Registration	Status	Date
B MIAX PEARL, LLC	General Securities Representative	Approved	12/03/2024
B MIAX Sapphire	General Securities Representative	Approved	12/03/2024
B Miami International Securities Exchange, LLC	General Securities Representative	Approved	12/03/2024
B NYSE American LLC	General Securities Representative	Approved	12/03/2024
B NYSE Arca, Inc.	General Securities Representative	Approved	12/03/2024
B NYSE National, Inc.	General Securities Representative	Approved	12/03/2024
B NYSE Texas, Inc.	General Securities Representative	Approved	12/03/2024
B Nasdaq GEMX, LLC	General Securities Representative	Approved	12/03/2024
B Nasdaq ISE, LLC	General Securities Representative	Approved	12/03/2024
B Nasdaq MRX, LLC	General Securities Representative	Approved	12/03/2024
B Nasdaq PHLX LLC	General Securities Representative	Approved	12/03/2024
B Nasdaq Stock Market	General Securities Representative	Approved	12/03/2024
B Nasdaq Texas, LLC	General Securities Representative	Approved	12/03/2024
B New York Stock Exchange	General Securities Representative	Approved	12/03/2024
B Texas Stock Exchange LLC	General Securities Representative	Approved	07/02/2026
B Alabama	Agent	Approved	12/04/2024
B Alaska	Agent	Approved	12/17/2024
B Arizona	Agent	Approved	12/09/2024



Qualifications

	Regulator	Registration	Status	Date
B	Arkansas	Agent	Approved	12/12/2024
B	California	Agent	Approved	12/03/2024
B	Colorado	Agent	Approved	12/06/2024
B	Connecticut	Agent	Approved	12/03/2024
B	Delaware	Agent	Approved	12/09/2024
B	District of Columbia	Agent	Approved	12/05/2024
IA	Florida	Investment Adviser Representative	Approved	11/22/2024
B	Florida	Agent	Approved	12/04/2024
B	Georgia	Agent	Approved	12/05/2024
B	Hawaii	Agent	Approved	03/05/2025
B	Idaho	Agent	Approved	12/03/2024
B	Illinois	Agent	Approved	12/11/2024
B	Indiana	Agent	Approved	12/04/2024
B	Iowa	Agent	Approved	12/12/2024
B	Kansas	Agent	Approved	12/04/2024
B	Kentucky	Agent	Approved	12/10/2024
B	Louisiana	Agent	Approved	12/13/2024
B	Maine	Agent	Approved	12/03/2024
B	Maryland	Agent	Approved	12/12/2024



Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	01/13/2025
B	Michigan	Agent	Approved	12/05/2024
B	Minnesota	Agent	Approved	12/06/2024
B	Mississippi	Agent	Approved	12/04/2024
B	Missouri	Agent	Approved	12/03/2024
B	Montana	Agent	Approved	12/09/2024
B	Nebraska	Agent	Approved	12/03/2024
B	Nevada	Agent	Approved	12/04/2024
B	New Hampshire	Agent	Approved	01/10/2025
B	New Jersey	Agent	Approved	12/04/2024
B	New Mexico	Agent	Approved	12/05/2024
B	New York	Agent	Approved	12/05/2024
B	North Carolina	Agent	Approved	12/05/2024
B	North Dakota	Agent	Approved	12/09/2024
B	Ohio	Agent	Approved	12/03/2024
B	Oklahoma	Agent	Approved	12/05/2024
B	Oregon	Agent	Approved	12/06/2024
B	Pennsylvania	Agent	Approved	12/05/2024
B	Puerto Rico	Agent	Approved	12/10/2024



Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	12/04/2024
B	South Carolina	Agent	Approved	12/05/2024
B	South Dakota	Agent	Approved	12/04/2024
B	Tennessee	Agent	Approved	12/04/2024
B	Texas	Agent	Approved	12/03/2024
B	Utah	Agent	Approved	12/04/2024
B	Vermont	Agent	Approved	12/04/2024
B	Virgin Islands	Agent	Approved	12/11/2024
B	Virginia	Agent	Approved	12/04/2024
B	Washington	Agent	Approved	12/04/2024
B	West Virginia	Agent	Approved	12/09/2024
B	Wisconsin	Agent	Approved	12/05/2024
B	Wyoming	Agent	Approved	12/03/2024

Branch Office Locations

CITIGROUP GLOBAL MARKETS INC.

Citi Wealth Management, NIC
14000 Citi Cards Way, C2
Jacksonville, FL 32258

CITIGROUP GLOBAL MARKETS INC.

orange park, FL



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
B General Securities Representative Examination (S7TO)	Series 7TO	05/18/2022
B Securities Industry Essentials Examination (SIE)	SIE	07/26/2021

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	11/15/2022



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
IA	11/29/2022 - 08/14/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	JACKSONVILLE, FL
B	05/18/2022 - 08/14/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	JACKSONVILLE, FL

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
09/2024 - Present	Citigroup	Registered Wealth Investment Services Associate	Y	Jacksonville, FL, United States
05/2024 - 08/2024	Unemployed	Unemployed	N	Jacksonville, FL, United States
02/2024 - 04/2024	GKOE INC	Administrator	N	Jacksonville, FL, United States
10/2023 - 01/2024	Amazon	Warehouse Worker	N	Jacksonville, FL, United States
06/2021 - 08/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Investment Specialist Trainee	Y	Jacksonville, FL, United States
01/2021 - 06/2021	unemployed	Unemployed	N	jacksonville, FL, United States
08/2020 - 01/2021	Spherion Staffing	Customer service representative	N	Jacksonville, FL, United States
07/2020 - 09/2020	TRESTA INC	Temporary Call Center Agent	N	Jacksonville, FL, United States
01/2020 - 08/2020	One call CM	Scheduler	N	Jacksonville, FL, United States
04/2020 - 07/2020	Amazon	Team member	N	Jacksonville, FL, United States
02/2020 - 03/2020	SouthEast Personnel Leasing	Labor	N	Jacksonville, FL, United States
12/2019 - 01/2020	ENHANCED RECOVERY	Associate	N	Jacksonville, FL, United States
07/2019 - 11/2019	ADT Security Services	Customer service Representative	N	jacksonville, FL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2018 - 07/2019	Ameritel	Mobile Expert	N	jacksonville, FL, United States
10/2018 - 11/2018	THE RETAIL OUTSOURCE	Associate	N	Jacksonville, FL, United States
06/2018 - 11/2018	Convergys	Technical support representative	N	jacksonville, FL, United States
03/2018 - 07/2018	Sears Holdings	Team member	N	jacksonville, FL, United States
08/2014 - 06/2018	Robert E Lee High School	Student	N	jacksonville, FL, United States
05/2017 - 07/2017	Jacksonville	Team Member	N	Jacksonville, FL, United States
05/2017 - 07/2017	Southeastern Grocers	Cashier	N	Jacksonville, FL, 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.

Name of the other businessInstacart

Whether the business is investment-relatedNot investment related

Address of the other business San Francisco, California, 94105, US

Nature of the other businessDelivery

Your positionDelivery Driver

Title, or relationship with the other business

Start date of your relationship26-Aug-2021

Approximate number of hours/month you devote to the other business10

Number of hours you devote to the other business during securities trading hours0

Briefly describe your duties relating to the other businessDeliver groceries

Briefly describe your duties relating to the other businessDeliver food and groceries/// Stunning Studios Corporation; Not Investment-related; Nature: Rental agency that rents out small spaces to entrepreneurs; Jacksonville FL; Started: June 12, 2025 ; Title: Partner; Duties: I will invest 20,000 into the development of the company and will get 50% off all profits in return. I have not yet invested any capital into this company, but will once I have the proper approval for the outside business activity; No time is devoted each month during securities trading hours; 1-5 hours are devoted each month outside of securities trading hours./// GKOE INC; Not Investment-related; Nature: Family business: construction company; Jacksonville FL; Started: November 4, 2024 ; Title: Laborer/ providing leads to company; Duties: No decision making or influence over financial decisions. Washing bricks/blocks and will be compensated for providing the company leads. ; No time is devoted each month during securities trading hours; 6-10 hours are devoted each month outside of securities trading hours.///



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
Criminal	1
Judgment/Lien	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Fourth Judicial Circuit Court of Florida
Location of Court:	Duval County
Docket/Case #:	16-2023-CF-007255-AXXX-MA
Charge Date:	07/09/2023
Charge(s) 1 of 1	
Formal Charge(s)/Description:	S827.03 / Child Neglect
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	No plea Entered
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	08/20/2024
Disposition Date:	08/20/2024
Sentence/Penalty:	No Sentence/ Penalty Applied



Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Velocity Investments
Judgment/Lien Amount:	\$10,928.49
Judgment/Lien Type:	Civil
Date Filed with Court:	06/10/2025
Date Individual Learned:	07/08/2025
Type of Court:	State Court
Name of Court:	Clay County Court
Location of Court:	Clay County, Florida
Docket/Case #:	2025CC001437
Judgment/Lien Outstanding?	Yes



End of Report

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