



IAPD Report

WILLIAM TERRENCE EICHINGER

CRD# 76349

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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

WILLIAM TERRENCE EICHINGER (CRD# 76349)

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 **09/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	08/05/2000
IA	WELLS FARGO ADVISORS	CRD# 19616	05/10/2002

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **14** 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	FIRST ALBANY CORPORATION	298	NEW YORK, NY	12/23/1996 - 08/05/2000
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	12/15/1989 - 09/12/1996
B	NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY	06/01/1989 - 01/04/1990

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	5
Termination	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 **14** 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	Cboe Exchange, Inc.	General Securities Representative	Approved	10/18/2021
B	FINRA	General Securities Representative	Approved	08/05/2000
B	NYSE American LLC	General Securities Representative	Approved	07/29/2011
B	Nasdaq PHLX LLC	General Securities Representative	Approved	09/30/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	08/05/2000
B	California	Agent	Approved	01/21/2003
B	Florida	Agent	Approved	08/05/2000
B	Illinois	Agent	Approved	04/09/2021
B	Iowa	Agent	Approved	09/29/2023
B	Maryland	Agent	Approved	11/16/2018
B	Massachusetts	Agent	Approved	07/03/2023
B	Michigan	Agent	Approved	11/27/2023



Qualifications

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	05/10/2002
B	New York	Agent	Approved	08/05/2000
IA	New York	Investment Adviser Representative	Approved	07/27/2021
B	North Carolina	Agent	Approved	08/05/2000
B	Pennsylvania	Agent	Approved	01/06/2003
B	Texas	Agent	Approved	05/10/2013
IA	Texas	Investment Adviser Representative	Restricted Approval	05/10/2013
B	Vermont	Agent	Approved	09/22/2016
B	Wyoming	Agent	Approved	10/01/2025

Branch Office Locations

WELLS FARGO ADVISORS

178 WOODS PARK DR
CLINTON, NY 13323



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

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	01/02/2023
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B AMEX Put and Call Exam (PC)	PC	11/04/1985
B Registered Representative Examination (S1)	Series 1	03/27/1974

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/14/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/06/1988



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	12/23/1996 - 08/05/2000	FIRST ALBANY CORPORATION	CRD# 298	NEW YORK, NY
B	12/15/1989 - 09/12/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	06/01/1989 - 01/04/1990	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	06/27/1985 - 06/07/1989	FIRST ALBANY CORPORATION	CRD# 298	NEW YORK, NY
B	04/04/1974 - 07/17/1985	IDS FINANCIAL SERVICES INC.	CRD# 6320	
B	04/04/1974 - 07/17/1985	IDS LIFE INSURANCE COMPANY	CRD# 6321	
B	04/04/1974 - 07/17/1985	IDS MARKETING CORPORATION	CRD# 6363	

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	NEW HARTFORD, NY, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	NEW HARTFORD, 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.

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	5
Termination	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 5

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGES THAT TRADES ENTERED IN HER ACCOUNT WERE NOT AUTHORIZED BY HER. SHE ALSO ALLEGES THAT TRADING WAS EXCESSIVE IN HER ACCOUNT AND NOT SUITABLE FOR HER BECAUSE SHE WAS APPROACHING RETIREMENT. (01/01/2008-12/31/2008)

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$89,472.00

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: 06/16/2010

Complaint Pending? No

Status: Denied

Status Date: 07/29/2010

Settlement Amount:

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 5****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC**Allegations:** NY RESIDENT WRITES THAT THE ROCHESTER MUNI FUND WAS UNSUITABLE BASED ON RISK TOLERANCE AND TIME HORIZON. INVESTED \$74,853 ON 6/12/07, CURRENTLY VALUED AT \$21,695.90.**Product Type:** Mutual Fund**Alleged Damages:** \$21,695.90**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:** 12/18/2008**Complaint Pending?** No**Status:** Settled**Status Date:** 07/13/2009**Settlement Amount:** \$11,151.00**Individual Contribution Amount:** \$5,575.50**Broker Statement**

THIS MATTER WAS PREVIOUSLY DENIED, NOW THE RESOLUTION HAS BEEN CHANGED TO A SETTLEMENT IN THE AMOUNT OF \$11,151.

FA CERTAIN THAT HE ACCURATELY EXPLAINED THE BOND FUND TO CLIENT. AT THE TIME INVESTMENT WAS MADE THE FUND WAS A 5-STAR MORNINGSTAR FUND WITH AVERAGE CREDIT RATING OF A. INVESTMENT WAS OTHERWISE APPROPRIATE BASED ON CLIENT'S RISK TOLERANCE, INVESTMENT OBJECTIVE AND TIME HORIZON. CLAIM DENIED.

Disclosure 3 of 5**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** WACHOVIA SECURITIES, LLC**Allegations:** NY CLIENT STATES THAT HER FA MADE UNSUITABLE INVESTMENTS, UNAUTHORIZED TRADES AND FREQUENTLY TRADED THE SAME SECURITIES IN HER AND HER HUSBAND'S ACCOUNTS. EXACT LOSS UNSPECIFIED, ESTIMATED AT APPROXIMATELY \$90,000 FROM 1997 THROUGH AUGUST 2006.**Product Type:** Equity - OTC



Alleged Damages: \$90,000.00

Customer Complaint Information

Date Complaint Received: 09/08/2006

Complaint Pending? No

Status: Denied

Status Date: 02/12/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENTS KNOWINGLY TRADED IN SPECULATIVE EQUITIES AND HAD DONE SO OVER A LONG PERIOD OF TIME. LOSSES DUE TO OVERALL MARKET DECLINE. CLAIM DENIED.

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: CLIENT ALLEGED THAT THE PREMIUM COSTS OF HIS LIFE INSURANCE POLICY WERE MISREPRESENTED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/15/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$15,000.00

Individual Contribution Amount:

Firm Statement MERRILL LYNCH AGREED TO PAY \$15,000 INTO THE POLICY TO KEEP IT IN FORCE.
Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: CLIENT CLAIMED LIFE INSURANCE PREMIUM COSTS WERE MISREPRESENTED.

Product Type: Insurance



Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/15/1996

Complaint Pending? No

Status: Settled

Status Date: 11/03/1997

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$0.00

Broker Statement \$15000 IN ADDITIONAL PREMIUMS WERE MADE TO [CUSTOMER'S] POLICY. [CUSTOMER] PURCHASED A LIFE INSURANCE POLICY (UNIVERSAL LIFE) FROM UNION CENTRAL LIFE INS. CO. ALL PREMIUMS AND DISCLOSURE WERE GIVEN TO [CUSTOMER] FROM UNION CENTRAL FOR HIS APPROVAL. [CUSTOMER] ACCEPTED AND APPROVED ALL POLICY CONDITIONS IN 1994. IN 1996 [CUSTOMER] CLAIMED THAT PREMIUM COSTS WERE NOT WHAT HE UNDERSTOOD. ALL INFORMATION WAS PROVIDED TO HIM AND ACCEPTED AT THE TIME.

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: NAMED AS A DEFENDANT ALONG WITH MERRILL LYNCH AND OTHERS IN A SUIT SEEKING DAMAGES OF \$200,000 ALLEGING MISREPRESENTATION WITH RESPECT TO AN ANNUITY.

Product Type:

Alleged Damages: \$200,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date: 08/29/1996

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPREME; ONEIDA COUNTY, NY

Date Notice/Process Served: 08/29/1996

Litigation Pending? Yes

Firm Statement Not Provided
Not Provided



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

Allegations: ALLEGATIONS: SOLD INSURANCE POLICY WITHOUT COMPANY APPROVAL. [CUSTOMERS] CLAIM DAMAGES OF \$200,000. CLIENT MOVED THE INSURANCE POLICY TO ANOTHER COMPANY. EMPLOYING FIRM AT TIME OF EVENT: MERRILL LYNCH

Product Type: Insurance

Alleged Damages: \$200,000.00

Customer Complaint Information

Date Complaint Received: 08/29/1996

Complaint Pending? No

Status: Litigation

Status Date: 08/29/1996

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPREME; ONEIDA COUNTY, NY

Date Notice/Process Served: 08/29/1996

Litigation Pending? Yes

Broker Statement I SOLD AN INSURANCE POLICY TO [CUSTOMER] NOT AN ANNUITY, THIS WAS SOLD THROUGH A NON-APPROVED MERRILL LYNCH COMPANY. AFTER A YEAR WENT BY THE CLIENT WANTED TO MAKE ANOTHER CHANGE. [CUSTOMER] TRANSFERRED TO ANOTHER COMPANY (METROPOLITAN LIFE INSURANCE CO.). METROPOLITAN THEN CAUSED [CUSTOMER] TO INCUR A TAX LIABILITY AND SOLD HIM A POLICY WITH LESS DEATH BENEFIT. [CUSTOMER] CLAIMS THIS IS MY FAULT.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Termination Type:	Discharged
Termination Date:	08/19/1996
Allegations:	N/A ALLEGATIONS: SOLD AN INSURANCE POLICY TO A CUSTOMER WITHOUT THE APPROVAL OF EMPLOYER MERRILL LYNCH.
Product Type:	Insurance
Other Product Types:	
Broker Statement	DISCHARGED FROM MERRILL LYNCH NOT PROVIDED



End of Report

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