IAPD Report

Zachary Urban Banks

CRD# 7685947

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

Zachary Urban Banks (CRD# 7685947)

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 **06/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MURIEL SIEBERT & CO., LLC	CRD# 5376	09/06/2024
IA	SIEBERT ADVISORNXT, LLC.	CRD# 288572	05/21/2025

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **21** 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	LPL FINANCIAL LLC	6413	LEOMINSTER, MA	10/20/2023 - 09/03/2024
B	LPL FINANCIAL LLC	6413	LEOMINSTER, MA	08/22/2023 - 09/03/2024

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

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 **21** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **MURIEL SIEBERT & CO., LLC**

Main Address: 300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282

Firm ID#: 5376

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/06/2024
B	NYSE American LLC	General Securities Representative	Approved	09/06/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	09/06/2024
B	New York Stock Exchange	General Securities Representative	Approved	09/06/2024
B	Alabama	Agent	Approved	08/20/2025
B	Arizona	Agent	Approved	10/07/2025
B	California	Agent	Approved	09/06/2024
B	Colorado	Agent	Approved	10/20/2025
B	Florida	Agent	Approved	10/08/2024
B	Georgia	Agent	Approved	09/24/2025
B	Illinois	Agent	Approved	01/24/2025
B	Maine	Agent	Approved	04/01/2026
B	Maryland	Agent	Approved	10/16/2025

Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	11/07/2025
B	Missouri	Agent	Approved	03/31/2026
B	Montana	Agent	Approved	11/12/2025
B	Nebraska	Agent	Approved	12/23/2024
B	New Jersey	Agent	Approved	09/09/2024
B	New York	Agent	Approved	10/10/2024
B	North Carolina	Agent	Approved	07/15/2025
B	Ohio	Agent	Approved	11/17/2025
B	Pennsylvania	Agent	Approved	10/21/2025
B	Tennessee	Agent	Approved	10/21/2025
B	Texas	Agent	Approved	02/10/2026
B	Virginia	Agent	Approved	06/24/2026

Branch Office Locations

300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282

Employment 2 of 2

Firm Name: **SIEBERT ADVISORNXT, LLC.**

Main Address: 300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282

Firm ID#: 288572

	Regulator	Registration	Status	Date
IA	Alabama	Investment Adviser Representative	Approved	11/13/2025

Qualifications

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	04/03/2026
IA	Colorado	Investment Adviser Representative	Approved	10/20/2025
IA	Florida	Investment Adviser Representative	Approved	01/14/2026
IA	Georgia	Investment Adviser Representative	Approved	11/26/2025
IA	Illinois	Investment Adviser Representative	Approved	09/29/2025
IA	Maine	Investment Adviser Representative	Approved	01/07/2026
IA	Massachusetts	Investment Adviser Representative	Approved	01/13/2026
IA	Missouri	Investment Adviser Representative	Approved	03/31/2026
IA	Montana	Investment Adviser Representative	Approved	11/12/2025
IA	New Jersey	Investment Adviser Representative	Approved	05/21/2025
IA	New York	Investment Adviser Representative	Approved	05/21/2025
IA	North Carolina	Investment Adviser Representative	Approved	07/16/2025
IA	Pennsylvania	Investment Adviser Representative	Approved	10/21/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	02/09/2026
IA	Virginia	Investment Adviser Representative	Approved	06/24/2026

Branch Office Locations

SIEBERT ADVISORNXT, LLC.
300 VESEY STREET, 5TH FLOOR
NEW YORK, NY 10282

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	08/17/2023
B	Securities Industry Essentials Examination (SIE)	SIE	05/24/2023

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/05/2023

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	10/20/2023 - 09/03/2024	LPL FINANCIAL LLC	CRD# 6413	LEOMINSTER, MA
B	08/22/2023 - 09/03/2024	LPL FINANCIAL LLC	CRD# 6413	LEOMINSTER, MA

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
05/2025 - Present	Siebert AdvisorNXT	Investment Advisory Representative	Y	New York, NY, United States
08/2024 - Present	Murial Siebert & Co., LLC	Customer Service Representative	Y	New York, NY, United States
05/2023 - 08/2024	LPL Financial LLC	Registered Representative	Y	Leominster, MA, United States
01/2023 - 08/2024	Rollstone Bank and Trust	Client Service Manager	Y	Leominster, MA, United States
12/2011 - 12/2022	Unemployed/Student	Unemployed/ Student	N	Westminster, MA, 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 Business: Siebert AdvisorNxt, LLC
    Investment Related: Yes
    Location: Same location as Muriel Siebert, & Co., LLC
    Nature of business: Investment Advisory Firm
    Position, Title or Relationship: Dual employee. Investment Advisory Representative
    Approximate number of hours: Full time. Time split 50/50 between Muriel Siebert & Co., LLC and Siebert AdvisorNxt, LLC, subject to monthly change
    Compensation at both entities paid by same parent company, Siebert Financial Corporation as both are under common ownership and control of
    parent company.

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

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:	Strafford Superior Court
Location of Court:	Dover, New Hampshire
Docket/Case #:	219-2019-CR-00145
Charge Date:	02/26/2019
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Riot
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	No Contest
Disposition of charge:	Reduced
Date of Amended Charge:	06/28/2019
Charge was Amended or reduced to:	Reduced to Class A Misdemeanor: Criminal Mischief
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Guilty
Disposition of Amended Charge:	Convicted
Current Status:	Final

Status Date:	06/28/2019
Disposition Date:	06/28/2019
Sentence/Penalty:	12 months good behavior 6/28/2019-6/28/2020, 50 hours community service, $50 fine paid at police station
Broker Statement	This incident occurred my Freshmen year at the University of New Hampshire. I have now gone four years without any other issues and am eligible to have my record annulled of this offense. This was a dumb mistake I made when I was 20 years old playing football at the University of New Hampshire and was luckily able to keep my scholarship when my true involvement in the incident came to light. This situation is not a true reflection on me or my character, and my involvement that night in January is the only time in my life I have gotten into a physical altercation with anyone. Although my actions are not justified, it was a heat of the moment situation involving multiple fraternity brothers and multiple football players and no one was injured. I hope this offense will not keep me barred from pursuing my goal of becoming a licensed advisor. This was a dumb mistake I made when I was a kid and I have been working as hard as possible to alleviate the burden of this mistake from my name and my family.

End of Report

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