



## IAPD Report

### DENNIS MICHAEL ZATOR

CRD# 812662

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6
Disclosure Information	7



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

### DENNIS MICHAEL ZATOR (CRD# 812662)

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 **12/03/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	07/06/2010
<b>IA</b>	NFSG CORPORATION	CRD# 130814	07/06/2010

### QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **9** 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>IA</b>	CHICAGO INVESTMENT GROUP ADVISORS, LLC	148188	CHICAGO, IL	12/02/2009 - 07/19/2010
<b>B</b>	CHICAGO INVESTMENT GROUP, LLC	11853	CHICAGO, IL	11/20/2009 - 07/19/2010
<b>IA</b>	OPPENHEIMER & CO. INC.	249	CHICAGO, IL	05/28/2003 - 11/17/2009

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
Regulatory Event	3
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 9 jurisdiction(s) and 2 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **NEWBRIDGE SECURITIES CORPORATION**

Main Address: 1200 NORTH FEDERAL HIGHWAY  
SUITE 400  
BOCA RATON, FL 33432

Firm ID#: 104065

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	07/06/2010
 FINRA	Investment Banking Representative	Approved	07/06/2010
 Nasdaq Stock Market	General Securities Representative	Approved	09/13/2011
 California	Agent	Approved	07/08/2010
 Florida	Agent	Approved	07/21/2014
 Illinois	Agent	Approved	07/06/2010
 Indiana	Agent	Approved	07/23/2010
 Missouri	Agent	Approved	07/07/2010
 Oregon	Agent	Approved	06/08/2020
 South Dakota	Agent	Approved	08/16/2022
 Texas	Agent	Approved	07/07/2010
 Washington	Agent	Approved	03/28/2017

#### Branch Office Locations



## Qualifications

HEATH, TX

### Employment 2 of 2

Firm Name: **NFSG CORPORATION**  
Main Address: 1200 NORTH FEDERAL HIGHWAY  
SUITE 400  
BOCA RATON, FL 33432  
Firm ID#: 130814

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	07/06/2010
IA Texas	Investment Adviser Representative	Restricted Approval	04/12/2018

### Branch Office Locations

**NFSG CORPORATION**  
HEATH, TX



## 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, 6 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

#### General Industry/Product Exams

Exam	Category	Date
 Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Foreign Currency Options Examination (S15)	Series 15	10/30/1985
 Interest Rate Options Examination (S5)	Series 5	11/12/1981
 AMEX Put and Call Exam (PC)	PC	09/01/1977
 General Securities Representative Examination (S7)	Series 7	09/20/1975

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	05/23/2003
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/10/1979



## 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
IA	12/02/2009 - 07/19/2010	CHICAGO INVESTMENT GROUP ADVISORS, LLC	CRD# 148188	CHICAGO, IL
B	11/20/2009 - 07/19/2010	CHICAGO INVESTMENT GROUP, LLC	CRD# 11853	CHICAGO, IL
IA	05/28/2003 - 11/17/2009	OPPENHEIMER & CO. INC.	CRD# 249	CHICAGO, IL
B	01/03/2003 - 11/17/2009	OPPENHEIMER & CO. INC.	CRD# 249	CHICAGO, IL
B	08/24/1998 - 01/03/2003	CIBC WORLD MARKETS CORP.	CRD# 630	NEW YORK, NY
B	07/02/1979 - 08/28/1998	BEAR, STEARNS & CO. INC.	CRD# 79	NEW YORK, NY
B	09/16/1977 - 07/05/1979	BACHE HALSEY STUART SHIELDS INCORPORATED	CRD# 7471	
B	08/27/1976 - 09/16/1977	BACHE HALSEY STUART INC.	CRD# 7238	
B	02/27/1976 - 08/27/1976	BACHE & CO INCORPORATED	CRD# 7058	
B	09/25/1975 - 02/27/1976	BACHE & CO., INCORPORATED	CRD# 66	

### 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
07/2010 - Present	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	CHICAGO, IL, 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
Regulatory Event	3
Termination	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 3

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** ILLINOIS

**Sanction(s) Sought:** Revocation

**Date Initiated:** 09/05/2012

**Docket/Case Number:** 1200290

**URL for Regulatory Action:**

**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:** No Product

**Allegations:** DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.

**Current Status:** Final

**Resolution:** HEIGHTENED SUPERVISION

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

**Resolution Date:** 10/24/2012



**Sanctions Ordered:** Undertaking  
Other: HEIGHTENED SUPERVISION

**Regulator Statement** IF YOU HAVE ANY QUESTIONS PLEASE CONTACT ENFORCEMENT  
ATTORNEY CHERYL GOSS WEISS @ 312-793-3384

---

**Reporting Source:** Individual

**Regulatory Action Initiated By:** ILLINOIS

**Sanction(s) Sought:** Revocation

**Date Initiated:** 09/05/2012

**Docket/Case Number:** 1200290

**Employing firm when activity occurred which led to the regulatory action:** OPPENHEIMER & CO., INC.

**Product Type:** No Product

**Allegations:** DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.

**Current Status:** Final

**Resolution:** HEIGHTENED SUPERVISION

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 10/24/2012

**Sanctions Ordered:** Undertaking  
Other: HEIGHTENED SUPERVISION

**Broker Statement** IN FINRA PROCEEDING NO. 2009020519501 (THE "FINRA PROCEEDING"), MR. ZATOR CONSENTED TO, WITHOUT ADMITTING OR DENYING, CERTAIN FINDINGS RELATING TO HIS RECEIPT OF A LOAN FROM HIS BEST FRIEND AND HIS COUSIN -- BOTH OF WHOM HAPPENED TO BE CLIENTS OF THE BROKER-DEALER WITH WHICH MR. ZATOR WAS ASSOCIATED AT THE TIME -- WITHOUT OBTAINING WRITTEN APPROVAL FOR THE LOANS FROM THE BROKER-DEALER. THE PRESENT ILLINOIS MATTER WAS PREMISED SOLELY ON THE FINDINGS IN THE FINRA PROCEEDING, AND DID NOT MAKE ANY NEW OR DIFFERENT ALLEGATIONS REGARDING MR. ZATOR. AS SUCH, MR. ZATOR AGREED TO RESOLVE THE ILLINOIS MATTER BY WAY OF A CONSENT ORDER OF DISMISSAL, IN WHICH THE SECRETARY OF STATE OF ILLINOIS DISMISSED THE NOTICE OF HEARING THAT INITIATED THE MATTER, AND MR. ZATOR UNDERTOOK TO BE SUBJECT TO HEIGHTENED SUPERVISION TAILORED TO THE ALLEGATIONS IN THE FINRA PROCEEDING, FOR A PERIOD OF ONE YEAR (EXPIRING ON OCTOBER 30, 2013).

## Disclosure 2 of 3

**Reporting Source:** Regulator



**Regulatory Action Initiated By:** ILLINOIS

**Sanction(s) Sought:** Revocation

**Date Initiated:** 10/02/2012

**Docket/Case Number:** 1200320

**URL for Regulatory Action:**

**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:** No Product

**Allegations:** DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.

**Current Status:** Final

**Resolution:** Stipulation and Consent

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 10/24/2012

**Sanctions Ordered:** Undertaking  
Other: HEIGHTENED SUPERVISION

**Regulator Statement**

---

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT CHERYL GOSS WEISS  
@312-793-3384

**Reporting Source:** Individual

**Regulatory Action Initiated By:** ILLINOIS

**Sanction(s) Sought:** Revocation

**Date Initiated:** 10/02/2012

**Docket/Case Number:** 1200320

**Employing firm when activity occurred which led to the regulatory action:** OPPENHEIMER & CO., INC.

**Product Type:** No Product

**Allegations:** DISQUALIFICATION: FALSE RESPONSES ON FIRM QUESTIONNAIRE REGARDING CUSTOMER LOANS.

**Current Status:** Final

**Resolution:** Stipulation and Consent



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

No

**Resolution Date:**

10/24/2012

**Sanctions Ordered:**

Undertaking  
Other: HEIGHTENED SUPERVISION

**Broker Statement**

IN FINRA PROCEEDING NO. 2009020519501 (THE "FINRA PROCEEDING"), MR. ZATOR CONSENTED TO, WITHOUT ADMITTING OR DENYING, CERTAIN FINDINGS RELATING TO HIS RECEIPT OF A LOAN FROM HIS BEST FRIEND AND HIS COUSIN -- BOTH OF WHOM HAPPENED TO BE CLIENTS OF THE BROKER-DEALER WITH WHICH MR. ZATOR WAS ASSOCIATED AT THE TIME -- WITHOUT OBTAINING WRITTEN APPROVAL FOR THE LOANS FROM THE BROKER-DEALER. THE PRESENT ILLINOIS MATTER WAS PREMISED SOLELY ON THE FINDINGS IN THE FINRA PROCEEDING, AND DID NOT MAKE ANY NEW OR DIFFERENT ALLEGATIONS REGARDING MR. ZATOR. AS SUCH, MR. ZATOR AGREED TO RESOLVE THE ILLINOIS MATTER BY WAY OF A CONSENT ORDER OF DISMISSAL, IN WHICH THE SECRETARY OF STATE OF ILLINOIS DISMISSED THE NOTICE OF HEARING THAT INITIATED THE MATTER, AND MR. ZATOR UNDERTOOK TO BE SUBJECT TO HEIGHTENED SUPERVISION TAILORED TO THE ALLEGATIONS IN THE FINRA PROCEEDING, FOR A PERIOD OF ONE YEAR (EXPIRING ON OCTOBER 30, 2013).

### Disclosure 3 of 3

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 12/09/2011

**Docket/Case Number:** [2009020519501](#)

**Employing firm when activity occurred which led to the regulatory action:** OPPENHEIMER & CO., INC.

**Product Type:** No Product

**Allegations:** FINRA RULE 2010, NASD RULES 2110, 2370 - DENNIS ZATOR BORROWED \$40,000 FROM A RELATIVE AND \$90,000 FROM A FRIEND, BOTH MEMBER FIRM CUSTOMERS WHOSE ACCOUNTS HE SERVICED, WITHOUT HIS FIRM'S APPROVAL PRIOR TO THE LOANS. AT THE TIME OF THE LOANS, ZATOR'S FIRM DID NOT HAVE WRITTEN SUPERVISORY PROCEDURES THAT ALLOWED REGISTERED REPRESENTATIVES TO BORROW FROM CUSTOMERS. ZATOR COMPLETED BRANCH OFFICE QUESTIONNAIRES IN WHICH HE FALSELY RESPONDED THAT HE HAD NOT MADE LOANS TO, OR BORROWED MONEY FROM, ANY CUSTOMER.

**Current Status:** Final

**Resolution:** Decision & Order of Offer of Settlement



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?**

**Resolution Date:** 05/31/2012

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?**

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

**Sanction Type:** Suspension

**Capacities Affected:** ANY CAPACITY

**Duration:** 30 DAYS

**Start Date:** 07/02/2012

**End Date:** 07/31/2012

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$2,500.00

**Portion Levied against individual:** \$2,500.00

**Payment Plan:**

**Is Payment Plan Current:** Yes

**Date Paid by individual:** 06/19/2012

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, ZATOR CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$2,500 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 30 DAYS. THE SUSPENSION IS IN EFFECT FROM JULY 2, 2012 THROUGH JULY 31, 2012. FINE PAID IN FULL ON JUNE 19, 2012.

---

**Reporting Source:** Individual

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Other: N/A

**Date Initiated:** 12/09/2011



<b>Docket/Case Number:</b>	<a href="#">2009020519501</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	OPPENHEIMER & CO. INC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	FINRA RULE 2010, NASD RULES 2110, 2370 - DENNIS ZATOR BORROWED \$40,000 FROM A RELATIVE AND \$90,000 FROM A FRIEND, BOTH MEMBER FIRM CUSTOMERS WHOSE ACCOUNTS HE SERVICED, WITHOUT HIS FIRM'S APPROVAL PRIOR TO THE LOANS. AT THE TIME OF THE LOANS, ZATOR'S FIRM DID NOT HAVE WRITTEN SUPERVISORY PROCEDURES THAT ALLOWED REGISTERED REPRESENTATIVES TO BORROW FROM CUSTOMERS. ZATOR COMPLETED BRANCH OFFICE QUESTIONNAIRES IN WHICH HE FALSELY RESPONDED THAT HE HAD NOT MADE LOANS TO, OR BORROWED MONEY FROM, ANY CUSTOMER.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision & Order of Offer of Settlement
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	05/31/2012
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	ANY CAPACITY
<b>Duration:</b>	30 DAYS
<b>Start Date:</b>	07/02/2012
<b>End Date:</b>	07/31/2012
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$2,500.00
<b>Portion Levied against individual:</b>	\$2,500.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, MR. ZATOR



CONSENTED TO THE DESCRIBED SANCTIONS AND FINDINGS, IN ADDITION, THE LOANS THAT MR. ZATOR ACCEPTED CAME FROM HIS LIFE LONG FRIEND/COLLEGE ROOMMATE, AND HIS FIRST COUSIN, NEITHER OF WHOM SUPPORTED THE COMMENCEMENT OF AN ACTION AGAINST MR. ZATOR, NOR ASSERTED ANY COMPLAINT AGAINST HIM.



## 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:** OPPENHEIMER  
**Termination Type:** Voluntary Resignation  
**Termination Date:** 11/13/2009  
**Allegations:** FIRM OPENED INTERNAL INVESTIGATION AFTER IT WAS DISCLOSED THAT THE REP. BORROWED MONIES FROM AN IMMEDIATE FAMILY MEMBER AND A LIFE LONG FRIEND IN 2007 WHO ALSO HAPPENED TO BE CLIENTS OF THE REP.  
**Product Type:** No Product



## End of Report

This page is intentionally left blank.