

BrokerCheck Report

BRIAN MICHAEL MEGIBOW

CRD# 3083501

Report #12247-61025, data current as of Wednesday, November 18, 2015.

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About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <http://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

Thank you for using FINRA BrokerCheck.

BRIAN M. MEGIBOW

CRD# 3083501

Currently employed by and registered with the following Firm(s):**SUNTRUST INVESTMENT SERVICES, INC.**6890 DANIELS PKWY
FORT MYERS, FL 33912
CRD# 17499

Registered with this firm since: 03/09/2005

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 12 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):****AMSOUTH INVESTMENT SERVICES, INC.**CRD# 15692
BIRMINGHAM, AL
03/2001 - 01/2005**DEAN WITTER REYNOLDS INC.**CRD# 7556
PURCHASE, NY
03/1999 - 02/2001**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2
Termination	1
Financial	2

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 12 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **SUNTRUST INVESTMENT SERVICES, INC.**

Main Office Address: **303 PEACHTREE CENTER AVE
SUITE 140
ATLANTA, GA 30303**

Firm CRD#: **17499**

SRO	Category	Status	Date
FINRA	General Securities Principal	APPROVED	07/08/2005
FINRA	General Securities Representative	APPROVED	03/09/2005

U.S. State/ Territory	Category	Status	Date
Connecticut	Agent	APPROVED	02/08/2008
Delaware	Agent	APPROVED	04/09/2010
Florida	Agent	APPROVED	05/12/2005
Georgia	Agent	APPROVED	04/27/2005
Indiana	Agent	APPROVED	07/01/2013
Maryland	Agent	APPROVED	06/30/2005
Michigan	Agent	APPROVED	10/21/2013
Ohio	Agent	APPROVED	08/22/2005
South Carolina	Agent	APPROVED	05/13/2013
Texas	Agent	APPROVED	02/06/2012
Washington	Agent	APPROVED	04/14/2009
West Virginia	Agent	APPROVED	02/10/2011

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

SUNTRUST INVESTMENT SERVICES, INC.
6890 DANIELS PKWY
FORT MYERS, FL 33912



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	07/07/2005

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	03/08/1999
Futures Managed Funds Examination	Series 31	12/28/1999

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination	Series 66	04/07/1999

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
03/2001 - 01/2005	AMSOUTH INVESTMENT SERVICES, INC.	15692	BIRMINGHAM, AL
03/1999 - 02/2001	DEAN WITTER REYNOLDS INC.	7556	PURCHASE, NY

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
10/2012 - Present	SUNTRUST INVESTMENT SERVICES, INC	ATLANTA, GA
04/2006 - 10/2012	SUNTRUST INVESTMENT SERVICES, INC	ATLANTA, GA
03/2005 - 04/2006	SUNTRUST SECURITIES, INC	FORT MYERS, FL

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

Activity: Rental Condo

City: Fort Meyers, FL

Title: Owner

Start date:12/15/2014

Duties:I will be purchasing a property and renting this property. I will collect rents and perform any and all duties associated with being a landlord



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A



Termination	N/A	1	N/A
Financial	0	2	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action/Withdrawn/Dismissed/Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MOGAN STANLEY
Allegations:	CUSTOMERS CLAIM THAT BROKER WAS INEXPERIENCED, THAT CUSTOMERS DID NOT RECEIVE ENOUGH IPO SHARES, AND THAT CUSTOMERS WERE CHARGED COMMISSIONS WHEN THEY SHOULD NOT HAVE BEEN. MORGAN STANLEY DENIES THE ALLEGATIONS ENTIRETY. CUSTOMERS' ACCOUNTS WERE PROPERLY HANDLED.
Product Type:	Other
Other Product Type(s):	EQUITIES
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	05/04/2001
Complaint Pending?	No
Status:	Denied
Status Date:	05/14/2001

Settlement Amount:



Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY

Allegations: CUSTOMERS CLAIM THAT BROKER WAS INEXPERIENCED THAT CUSTOMERS DID NOT RECEIVE ENOUGH IPO SHARES AND THAT CUSTOMERS WERE CHARGED COMMISSIONS WHEN THEY SHOULD NOT HAVE BEEN. MORGAN STANLEY DENIES THE ALLEGATIONS ENTIRELY, CUSTOMERS' ACCOUNTS WERE PROPERLY HANDLED.

Product Type: Options

Other Product Type(s): EQUITIES

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 05/04/2001

Complaint Pending? No

Status: Denied

Status Date: 05/14/2001

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DEAN WITTER

Allegations: CUSTOMER ALLEGED THAT HIS ACCOUNT WAS MISMANAGED. ACCOUNT LOSSES EXCEEDED \$5,000 ALLEGED COMPENSATORY DAMAGES NOT STATED.

Product Type: Equity Listed (Common & Preferred Stock)



Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 11/28/2000

Complaint Pending? No

Status: Denied

Status Date: 01/29/2001

Settlement Amount:

Individual Contribution Amount:

Firm Statement

MORGAN STANLEY DEAN WITTER DENIED THE COMPLAINT. MR MEGIBOW STATES THAT HE STRONGLY DENIES THE CUSTOMER'S ALLEGATIONS WHICH AROSE ONLY AFTER THE RECENT MARKET DOWNTURN.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

MORGAN STANLEY DEAN WITTER

Allegations:

CLIENT CLAIMED MISMANAGEMENT OF ACCOUNT FROM 11/99-11/00. ACCOUNT LOSSES EXCEEDED \$5,000. ALLEGED COMPENSATORY DAMAGES NOT STATED.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 11/28/2000

Complaint Pending? No

Status: Denied

Status Date: 01/29/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I STRONGLY DENY THE CUSTOMERS ALLEGATIONS WHICH AROSE ONLY



AFTER THE RECENT MARKET DOWNTURN. MORGAN STANLEY DEAN
WITTER DENIED THE COMPLAINT.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: AMSOUTH INVESTMENT SERVICES ("AIS")

Termination Type: Discharged

Termination Date: 01/13/2005

Allegations: AN AFFILIATE OF AMSOUTH INVESTMENT MANAGEMENT COMPANY, AIS, TERMINATED MR. MEGIBOW FOR VIOLATION OF AIS POLICIES AND PROCEDURES AND INDUSTRY STANDARDS OF CONDUCT. MR. MEGIBOW PLACED TRADES TO PURCHASE OPTION CONTRACTS IN HIS PERSONAL ACCOUNT BEFORE MAKING A STOCK PURCHASE FOR A POTENTIAL CUSTOMER. AIS ALSO BELIEVES THAT THE POTENTIAL CUSTOMER MAY HAVE BEEN AWARE OF MATERIAL NON-PUBLIC INFORMATION TO BE RELEASED AT A LATER DATE. AIS WAS UNABLE TO DETERMINE THAT MR. MEGIBOW WAS AWARE OF POSSIBLE NON-PUBLIC MATERIAL INFORMATION. ALSO, AIS WAS UNABLE TO DETERMINE IF NON-PUBLIC MATERIAL INFORMATION EXISTED. IN ACCORDANCE WITH COMPANY POLICY, MR. MEGIBOW WAS TERMINATED FROM AMSOUTH INVESTMENT MANAGEMENT COMPANY AS WELL.

Product Type: Equity - OTC

Other Product Types:

Reporting Source: Firm

Employer Name: AMSOUTH INVESTMENT SERVICES, INC. ("AIS")

Termination Type: Discharged

Termination Date: 01/13/2005

Allegations: AIS TERMINATED MR. MEGIBOW FOR VIOLATION OF AIS POLICIES AND PROCEDURES AND INDUSTRY STANDARDS OF CONDUCT. MR. MEGIBOW PLACED TRADES TO PURCHASE OPTION CONTRACTS IN HIS PERSONAL ACCOUNT BEFORE MAKING A STOCK PURCHASE FOR A POTENTIAL CUSTOMER. AIS ALSO BELIEVES THAT THE POTENTIAL CUSTOMER MAY HAVE BEEN AWARE OF MATERIAL NON-PUBLIC



INFORMATION TO BE RELEASED AT A LATER DATE.
AIS WAS UNABLE TO DETERMINE THAT MR. MEGIBOW WAS AWARE OF
POSSIBLE NON-PUBLIC MATERIAL INFORMATION. ALSO, AIS WAS UNABLE
TO DETERMINE IF NON-PUBLIC MATERIAL INFORMATION EXISTED.

Product Type: Equity - OTC

Other Product Types:

Reporting Source: Broker

Employer Name: AMSOUTH INVESTMENT SERVICES, INC

Termination Type: Discharged

Termination Date: 01/13/2005

Allegations: AIS TERMINATED MR. MEGIBOW FOR VIOLATION OF AIS POLICIES AND PROCEDURES AND INDUSTRY STANDARDS OF CONDUCT. MR. MEGIBOW PLACED TRADES TO PURCHASED OPTION CONTRACTS IN HIS PERSONAL ACCOUNT BEFORE MAKING A STOCK PURCHASE FOR A POTENTIAL CUSTOMER. AIS ALSO BELIEVES THAT THE POTENTIAL CUSTOMER MAY HAVE BEEN AWARE OF MATERIAL NON-PUBLIC INFORMATION TO BE RELEASED AT A LATER DATE. AIS WAS UNABLE TO DETERMINE THAT MR. MEGIBOW WAS AWARE OF POSSIBLE NON-PUBLIC MATERIAL INFORMATION. ALSO, AIS WAS UNABLE TO DETERMINE IF NON-PUBLIC MATERIAL INFORMATION EXISTED.

Product Type: Equity - OTC

Other Product Types:



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	03/23/2010
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	03/23/2010
If a compromise with creditor, provide:	
Name of Creditor:	CAPITAL ONE
Original Amount Owed:	\$169,426.67
Terms Reached with Creditor:	CANCELLATION OF DEBT
Broker Statement	SHORT SALE

Disclosure 2 of 2

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	06/23/2010
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	06/23/2010



**If a compromise with creditor,
provide:**

Name of Creditor:	CAPITAL ONE
Original Amount Owed:	\$264,712.43
Terms Reached with Creditor:	CANCELLATION OF DEBT
Broker Statement	SHORT SALE OF PROPERTY

End of Report



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