

BrokerCheck Report

CHARLES LEWIS BLOOM

CRD# 4144108

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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:

- o 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
- o 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 <https://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.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.

CHARLES L. BLOOM

CRD# 4144108

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

This broker was previously registered with the following securities firm(s):

CHELSEA FINANCIAL SERVICES

CRD# 47770
Royal Palm Beach, FL
01/2016 - 07/2018

INTERNATIONAL ASSETS ADVISORY, LLC

CRD# 10645
West Palm Beach, FL
01/2015 - 12/2015

IAA FINANCIAL LLC

CRD# 6578
West Palm Beach, FL
04/2014 - 01/2015

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
Regulatory Event	2
Customer Dispute	2
Termination	1
Financial	2

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 broker is not currently registered.



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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	12/02/2003

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	03/16/2000

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	08/07/2000

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
01/2016 - 07/2018	CHELSEA FINANCIAL SERVICES	47770	Royal Palm Beach, FL
01/2015 - 12/2015	INTERNATIONAL ASSETS ADVISORY, LLC	10645	West Palm Beach, FL
04/2014 - 01/2015	IAA FINANCIAL LLC	6578	West Palm Beach, FL
01/2007 - 02/2014	U.S. BROKERAGE, INC.	39307	WELLINGTON, FL
10/2002 - 12/2006	1ST DISCOUNT BROKERAGE, INC.	39164	DELRAY BEACH, FL
08/2002 - 08/2002	1ST DISCOUNT BROKERAGE, INC.	39164	LAKE WORTH, FL
03/2000 - 08/2002	ACUMENT SECURITIES, INC.	7661	SAN FRANCISCO, CA

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
01/2016 - Present	Chelsea Financial Services	Staten Island, NY
12/2014 - 12/2015	INTERNATIONAL ASSETS ADVISORY	ORLANDO, FL
04/2014 - 12/2015	IAA FINANCIAL	BOCA RATON, FL
12/2006 - 02/2014	US BROKERAGE, INC.	COLUMBUS, OH

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.

No information reported.



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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Regulatory Event	0	2	0



Customer Dispute	1	1	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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	02/06/2009
Docket/Case Number:	0400-S-9/08
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	U.S. BROKERAGE, INC.
Product Type:	No Product
Allegations:	VIOLATION OF CHAPTER 517, FLORIDA STATUTES AND VIOLATION OF THE TERMS OF HIS REGISTRATION AGREEMENT
Current Status:	Final
Resolution:	Order



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:	02/06/2009
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	TWENTY BUSINESS DAYS
Start Date:	08/18/2008
End Date:	09/15/2008
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	YES
Is Payment Plan Current:	Yes
Date Paid by individual:	01/14/2010
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	ON 2/6/2009, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF CHARLES LEWIS BLOOM. MR. BLOOM NEITHER ADMITTED NOR DENIED THE FINDINGS BUT CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT MR. BLOOM VIOLATED CHAPTER 517, F.S. AND VIOLATED THE TERMS OF HIS MARCH 2008 REGISTRATION AGREEMENT. MR. BLOOM AGREED TO CEASE AND DESIST



FROM ANY AND ALL FUTURE VIOLATIONS OF CHAPTER 517, F.S. AND THE ADMINISTRATIVE RULES THEREUNDER AND TO PAY AN ADMINISTRATIVE FINE OF \$5,000. PURSUANT TO THE AGREEMENT MR. BLOOM'S REGISTRATION WITH U.S. BROKERAGE INC. WAS SUSPENDED RETROACTIVELY FOR A PERIOD OF TWENTY BUSINESS DAYS FROM 8/18/2008 THROUGH 9/15/2008. IN ADDITION, MR. BLOOM'S REGISTRATION WAS SUBJECT TO THE TERMS OF A REGISTRATION AGREEMENT FOR A PERIOD OF TWO YEARS. MR. BLOOM WAS GRANTED RELIEF FROM THE TERMS OF THE AGREEMENT ON 3/14/2011.

Reporting Source:	Broker
Regulatory Action Initiated By:	STATE OF FLORIDA, OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Suspension
Date Initiated:	01/13/2009
Docket/Case Number:	0400-S-9/08
Employing firm when activity occurred which led to the regulatory action:	US BROKERAGE
Product Type:	Other: ADMINISTRATIVE PROCEEDINGS
Allegations:	VIOLATED CHAPTER 517 OF FL STATUTES AND TERMS OF HIS REGISTRATION.
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?	Yes
Resolution Date:	01/13/2009
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension



Capacities Affected: ALL
Duration: SUSPENDED FROM 08/18/2008 THROUGH 09/15/2008
Start Date: 08/18/2008
End Date: 09/15/2008

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: FINRA
Sanction(s) Sought:
Date Initiated: 07/14/2008
Docket/Case Number: [2006007507001](#)
Employing firm when activity occurred which led to the regulatory action: 1ST DISCOUNT BROKERAGE, INC.
Product Type: No Product
Allegations: NASD RULE 2110: BLOOM MADE PAYMENT OF APPROX. \$33,000 TO A CUSTOMER IN ORDER TO SETTLE A POTENTIAL CLAIM BY THE CUSTOMER, WITHOUT HIS MEMBER FIRM KNOWLEDGE OR APPROVAL.
Current Status: Final
Resolution: Acceptance, Waiver & Consent(AWC)
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: 07/14/2008
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
 Suspension
Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM



ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 20 BUSINESS DAYS. THE SUSPENSION IN ANY CAPACITY WILL BE IN EFFECT FROM AUGUST 18, 2008, THROUGH SEPTEMBER 15, 2008. FINES PAID ON JULY 16, 2009.

Reporting Source: Broker

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Monetary Penalty other than Fines
Suspension

Date Initiated: 07/14/2008

Docket/Case Number: [2006007507001](#)

Employing firm when activity occurred which led to the regulatory action: 1ST DISCOUNT BROKERAGE

Product Type: Equity Listed (Common & Preferred Stock)

Allegations: BLOOM VIOLATED NASD CONDUCT RULE 2110 B Y MAKING PAYMENTS OF APPROXIMATELY \$33,000.00 TO A CUSTOMER IN ORDER TO SETTLE A POTENTIAL CLAIM BY THE CUSTOMER, WITHOUT THE KNOWLEDGE OR APPROVAL OF HIS MEMBER FIRM.

Current Status: Final

Resolution: Settled

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

Resolution Date: 07/15/2008

Sanctions Ordered: Suspension
Other: SUSPENDED FOR 30 DAYS.

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: GENERAL SECURITIES



Duration: 30 DAYS
Start Date: 08/18/2008
End Date: 09/15/2008



Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	1ST DISCOUNT BROKERAGE, INC.
Allegations:	CUSTOMER ALLEGED THAT BROKER'S DISCRETIONARY TRADING RESULTED IN HEAVY LOSSES. THE BROKER PROMISED TO COVER THE LOSSES WITHOUT DISCLOSING THE ARRANGEMENT TO THE FIRM.
Product Type:	Equity - OTC
Alleged Damages:	\$110,000.00

Customer Complaint Information

Date Complaint Received:	11/03/2006
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION # 06-04783
Date Notice/Process Served:	11/06/2006
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/02/2007
Monetary Compensation Amount:	\$50,000.00



Individual Contribution Amount: \$35,000.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: 1ST DISCOUNT BROKERAGE, INC.

Allegations: CLIENT ALLEGES THAT BLOOM INITIATED ACTIVE TRADING IN THE CLIENT'S ACCOUNT WHICH RESULTED IN SIGNIFICANT LOSSES FROM JA. 2004 THROUGH APRIL 2004.

Product Type: Equity - OTC

Alleged Damages: \$138,000.00

Customer Complaint Information

Date Complaint Received: 11/06/2006

Complaint Pending? No

Status: Settled

Status Date: 08/30/2007

Settlement Amount: \$50,000.00

Individual Contribution Amount: \$23,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION #06-04783

Date Notice/Process Served: 11/06/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/27/2007

Monetary Compensation Amount: \$50,000.00

Individual Contribution Amount: \$23,000.00

Broker Statement RESPONDENTS SHALL PAY TO CLAIMANT, AND CLAIMANT SHALL ACCEPT



FROM RESPONDENTS, THE SETTLEMENT SUM, WHICH SHALL BE IN FULL AND COMPLETE PAYMENT AND SETTLEMENT OF ANY AND ALL CLAIMS BY CLAIMANT AGAINST RESPONDENTS AND WHICH SHALL BE PAID AS PROMPTLY AS POSSIBLE BUT IN NO EVENT LATER THAN 8 DAYS AFTER THE DATE HEREOF BY CHECK OR WIRE TRANSFER TO "[THIRD PARTY] TRUST ACCOUNT"



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	International Assets Advisory
Allegations:	Unsuitable Recommendation and misrepresentation with regard to a REIT purchase
Product Type:	Real Estate Security
Alleged Damages:	\$99,326.84
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:	11/08/2017
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	03/06/2018
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	18-00771
Date Notice/Process Served:	03/06/2018



Arbitration Pending?

Yes



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:	Broker
Employer Name:	1ST DISCOUNT BROKERAGE
Termination Type:	Voluntary Resignation
Termination Date:	12/13/2006
Allegations:	UNAUTHORIZED DAYTRADING IN CUSTOMERS ACCOUNT, JAN-APR 2004
Product Type:	Equity - OTC
Other Product Types:	EQUITY OTC



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:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	04/15/2015
Organization Investment-Related?	No
Type of Court:	Federal Court
Name of Court:	United states bankruptcy court southern district of florida
Location of Court:	west palm beach, florida
Docket/Case #:	9:15-bk-17306
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	07/20/2015

Disclosure 2 of 2

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	07/12/2013
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	UNITED STATES BANKRUPTCY COURT,, SOUTHERN DISTRICT OF FLORIDA
Location of Court:	WEST PALM BEACH, PALM BEACH COUNTY
Docket/Case #:	13-26202-PQH



Action Pending?	No
Disposition:	Discharged
Disposition Date:	10/22/2013
Broker Statement	I FILED TO SAVE MY HOUSE. I WAS A VICTIM OF A PREDATORY LOAN. IT WAS DISCHARGED ON OCT. 22, 2013.

End of Report



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