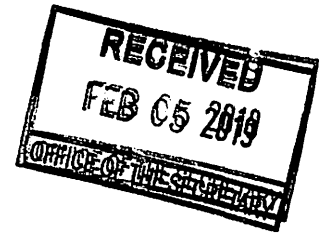


Marques Andrew Jones

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CRD#6307628



RE: STAR #20180571769 or FINRA Matter #20180571769-02

3-18995

Dear FINRA,

I recently received another correspondence regarding my status with FINRA and the SEC and would like to correct all issues related to this matter. Once again, I apologize for the untimeliness of this entire process. I have had a lot on my plate since my termination and would sincerely like to apologize to all parties involved and do whatever is necessary to put this matter to rest. As you may notice, my address has changed from ██████████, Baltimore, Maryland ██████████ to ██████████, Riverside, California ██████████ and all mailed correspondence should please be sent to the latter.

I have searched my emails for previous correspondence and believe that I have found the most current questions in need of response. I will answer them to the best of my ability.

1. Describe the conversation you had with Rosa Libertella and John Libertella on October 23, 2017, concerning the Required Minimum Distribution (“RMD”) from Rosa's retirement account.
 - I do not remember the conversation in full, but I remember Mrs. Rosa calling in for her RMD and it being a high-stress call. I remember calling over to “Distributions” to have them distribute her RMD, but the money was not available since it was in a Money Market instrument. Somehow, I was under the impression that it was essentially the same as cash and did not require an order read back. I am not sure where I got that information from, whether from a peer, the distributions rep, or if it was just a misunderstanding from an unrelated topic, however it was done with the best of intentions. I was sincerely only intending to help Mrs. Libertella by making things as easy as possible for her on the call. As I recall, she was elderly, in a hurry, and dreaded dealing with her finances over the phone and I just wanted to make the process as simple as possible for her. Regrettably, that is not what happened. While on the line with the Distributions rep, I placed the trade to free up enough cash for her RMD, but while placing the trade, the trade screen refreshed or glitched. Upon the trade screen refreshing, the number of shares that I had entered was replaced by her entire holding (default amount) of BRTXX and I did not catch it until it was too late and the trade had already been placed. Once I realized that I had made an error, I tried to explain it to Mr. and Mrs. Libertella, but the call was escalated to a manager.
2. Did you receive explicit approval from Rosa to liquidate shares of BRTXX? If not, describe your reasoning for liquidating BRTXX and specify who approved the transaction.
 - I did not receive explicit approval to liquidate the shares, but I believe I received implied or possibly even explicit approval to do whatever is necessary to process her RMD. Before transferring to Distributions, I was not aware that a trade had to be placed to free up the cash, or I would have placed the trade while Mrs. Libertella was originally on the line. However, once I had already brought the distributions rep on the line, and was told that I

would have to liquidate a portion of BRTXX, I tried to make the process as seamless as it could be for Mrs. Libertella. It was never my intention to liquidate her entire holding. Provided that the right amount of shares were liquidated, my goal was to do the order read back upon getting back on the line with her, bringing her up to speed on her account and saving her some time by not having to call back into distributions, which can be a long wait at busy times.



3. Provide a detailed response as to why you liquidated more securities than the dollar amount that was needed for the RMD.
 - It was never my intention to liquidate more securities than needed for the RMD. I had no intention or incentive to trade more than necessary for the RMD, especially since we did not receive any type of compensation for placing trades, or any size of trade. It was merely an oversight on the trade screen. It has happened multiple times before, but I was able to catch it every time previously. The trading system at Merrill is a very complex system and has glitches, as most software does, especially when dealing with a high volume of users or input. Sometimes the trade screen randomly refreshes or freezes depending on the stress put on the systems, how you get to the trade screen, or which trade screen you choose, because there are multiple ways and trade screens. When entering the trade, sometimes the information you enter gets automatically refreshed and repopulated with a default amount. This is what happened with Mrs. Libertella's trade of BRTXX and her RMD amount. I entered the correct amount and the system refreshed and repopulated with the default amount and regrettably, I did not catch it and am extremely remorseful about the entire ordeal.

Once again, I hope this explanation will suffice as adequate reasoning for the trade that took place for Mrs. Libertella's RMD. I sincerely apologize for the entire ordeal and it was only done with the best intention, which was to help the client take her RMD and make it as timely and stress-free as possible. I took my job very seriously and prided myself on being able to brighten anyone's day on the phone by going the extra mile, within regulations. This is why I was so adamant about knowing the boundaries of my service, because if I could go the extra mile for every client, I would do so every time. I apologize that this is what came of my actions, but I would like it to be known that I was sincere in my pursuit of great customer service for Mrs. Libertella.

I would like to appeal my suspension and barring of associating with any FINRA member in any capacity, even though at this time I do not plan on associating with any member firm in the future. I would simply like to clear my name and protect my reputation as a decent and professional human being. Please contact me with any further concerns, questions, or correspondence via phone, email, or by mail at my new address at the head of this letter.

Thank you for your consideration,

Marques Andrew Jones


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