

# Public Trust Advisors, LLC

## Brochure Supplement (Part 2B of Form ADV)

This brochure supplement provides information about:

- Othneil Stockwell Waud, II, CFA
- Randy Scott Palomba, CFA
- Cory Robert Gebel, CFA
- Mark John Creger
- Manuel N San Luis
- Benjamin Preston Mendenhall
- Brent William Turner
- Dylana Lee Gross
- Brian Matthew Kelso

This information supplements the Public Trust Advisors, LLC brochure.

You should have received a copy of that brochure.

Please contact Barry Howsden at (303) 244-0469 or at [barry.howsden@publictrustadvisors.com](mailto:barry.howsden@publictrustadvisors.com) if you did not receive Public Trust Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about our investment adviser representatives is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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(303) 295-0777  
[www.publictrustadvisors.com](http://www.publictrustadvisors.com)

**Othneil (“Neil”) Stockwell Waud II, CFA®** Personal CRD Number: 2651342  
Managing Director, Chief Investment Officer Investment Adviser Representative  
Year of Birth: 1970

## **Item 2: Educational Background and Business Experience**

**Education:**

B.A. Economics, University of Colorado, Boulder - 1992

**Designations:**

CFA – Chartered Financial Analyst

**Business Background:**

12/2011 – Present

Managing Director, Chief Investment Officer  
Public Trust Advisors, LLC

1/1998 - 11/2011

Portfolio Manager  
MBIA/Colorado Investor Services Corp.

## **Item 3: Disciplinary Information**

Mr. Waud has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Waud is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Waud does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Othneil Stockwell Waud II is supervised by Randy Scott Palomba. Mr. Palomba may be reached at the contact information listed on the cover page of this disclosure document. Mr. Waud adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Randy Scott Palomba, CFA®**  
Managing Director  
Year of Birth: 1957

Personal CRD Number: 703954  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

Education:

B.A. Accounting, Western State College - 1979

Designations:

CFA – Chartered Financial Analyst

Business Background:

09/2011 – Present

Managing Director

Public Trust Advisors, LLC

1/1998 - 7/2011

Portfolio Manager

MBIA/Colorado Investor Services Corp.

## **Item 3: Disciplinary Information**

Mr. Palomba has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Palomba is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Palomba does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

As a co-owner and representative of Public Trust Advisors, LLC. Mr. Palomba may be reached at the contact information listed on the cover page of this disclosure document. Mr. Palomba adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Cory Robert Gebel, CFA®**  
Director  
Year of Birth: 1977

Personal CRD Number: 3042866  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

Education:

B.A. Accounting, University of Northern Iowa - 1999

Designations:

CFA – Chartered Financial Analyst

Business Background:

03/2018 – Present	Director, Portfolio Manager Public Trust Advisors, LLC
01/2012 – 03/2018	Portfolio Manager Bank of the West
09/2008 – 01/2012	Portfolio Manager Trustpoint Inc.

## **Item 3: Disciplinary Information**

Mr. Gebel has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Gebel is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Gebel does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Cory Robert Gebel is supervised by Othneil Stockwell Waud. Mr. Waud may be reached at the contact information listed on the cover page of this disclosure document. Mr. Waud adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Mark John Creger**  
Director  
Year of Birth: 1974

Personal CRD Number: 2835709  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

**Education:**

B.A. Business Administration, University of Michigan - 1997

**Designations:**

Registered Investment Adviser Representative, FINRA Series 66, FINRA Series 7, FINRA Series 24, FINRA Series 6, FINRA Series 63

**Business Background:**

4/2016 – Present

Director, Senior Portfolio Manager  
Public Trust Advisors, LLC

3/2006 – 3/2016

President of Fund Services Advisors Inc.  
An affiliated broker-dealer and FINRA member firm

12/2006 – 3/2016

CIO, Portfolio Manager  
BLX Group, LLC

8/2001 – 12/2006

Investment Officer/Portfolio Manager  
Bond Logistix, LLC

9/1998 – 8/2001

Associate Portfolio Manager  
Fund Services Advisors, Inc.

## **Item 3: Disciplinary Information**

Mr. Creger has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Creger also serves as a Registered Representative, Principal, and President and member of the board of directors of Fund Services Advisors, Inc. an affiliated broker-dealer and member FINRA firm.

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Creger does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Mark John Creger is supervised by Othneil Stockwell Waud. Mr. Waud may be reached at the contact information listed on the cover page of this disclosure document. Mr. Creger adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Manuel N San Luis**  
Vice President  
Year of Birth: 1984

Personal CRD Number: 5290705  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

**Education:**

B.A. Economics / Public Policy, High Honors, University of California at Berkeley - 2006

**Designations:**

Registered Investment Adviser Representative, FINRA Series 66, FINRA Series 7

**Business Background:**

4/2016 – Present

Vice President, Portfolio Manager  
Public Trust Advisors, LLC

2/2007 – 3/2016

Registered Representative of Fund Services Advisors Inc.  
An affiliated broker-dealer and FINRA member firm

7/2010 – 3/2016

Senior Portfolio Analyst  
BLX Group, LLC

9/2006 – 7/2010

Portfolio Analyst  
Bond Logistix, LLC

## **Item 3: Disciplinary Information**

Mr. San Luis has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. San Luis serves as a Registered Representative for Fund Services Advisors, an affiliated broker dealer and member FINRA firm.

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. San Luis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Manuel N San Luis is supervised by Mark John Creger, Director. Mr. Creger can be reached at the contact information listed on the cover page of this document. Mr. San Luis adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Benjamin Preston Mendenhall**  
Vice President  
Year of Birth: 1982

Personal CRD Number: 5094867  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

**Education:**

B.A. Business Management, University of Rhode Island - 2005

**Designations:**

Registered Investment Adviser Representative, FINRA Series 66, FINRA Series 7

**Business Background:**

3/2014 – Present

Vice President  
Public Trust Advisors, LLC

4/2012 – 3/2014

Sr. Analyst  
PFM Asset Management, LLC

5/2010 – 3/2012

Registered Representative  
First Financial Equity Corporation

6/2009 – 5/2010

Financial Advisor, Fixed Income Specialist  
Morgan Stanley Smith Barney

## **Item 3: Disciplinary Information**

Mr. Mendenhall has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Mendenhall is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Mendenhall does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Benjamin Preston Mendenhall is supervised by Christopher M. DeBow, Managing Director. Mr. DeBow can be reached at the contact information listed on the cover page of this document. Mr. Mendenhall adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Brent William Turner**  
Vice President  
Year of Birth: 1983

Personal CRD Number: 7123415  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

**Education:**

M.B.A. Business Administration, University of Texas at Austin - 2017

**Designations:**

Registered Investment Adviser Representative, FINRA Series 65

**Business Background:**

5/2019 – Present	Vice President, Sales Public Trust Advisors, LLC
2/2019 – 5/2019	Financial Solutions Manager CISCO Systems
7/2018 – 2/2019	Account Manager De Lage Landon Financial Services
8/2017 – 7/2018	Managing Director Vantage Financial

## **Item 3: Disciplinary Information**

Mr. Turner has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Mr. Turner is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Turner does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Brent William Turner is supervised by Christopher M. DeBow, Managing Director. Mr. DeBow can be reached at the contact information listed on the cover page of this document. Mr. Turner adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.



**Dylana Lee Gross**  
Investment Associate  
Year of Birth: 1993

Personal CRD Number: 6673415  
Investment Adviser Representative

## **Item 2: Educational Background and Business Experience**

**Education:**

B.B.A. Business Administration, Colorado Mesa University - 2015

**Designations:**

Registered Investment Adviser Representative, FINRA Series 65

**Business Background:**

6/2019 – Present	Investment Associate Public Trust Advisors, LLC
6/2017 – 6/2019	Investment Operations & Fund Accounting Associate Public Trust Advisors, LLC
6/2016 – 5/2017	Brokerage Services Representative Charles Schwab & Co., Inc.
8/2015 – 5/2016	Executive Assistant Canyon View Wellness and Spa

## **Item 3: Disciplinary Information**

Ms. Gross has never had any disciplinary disclosures to be reported.

## **Item 4: Other Business Activities**

Ms. Gross is not engaged in any investment-related business or occupation (other than this advisory firm).

## **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Gross does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

## **Item 6: Supervision**

Dylana Lee Gross is supervised by Christopher M. DeBow, Managing Director. Mr. DeBow can be reached at the contact information listed on the cover page of this document. Ms. Gross adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

**Brian Matthew Kelso**

Director

Year of Birth: 1981

Personal CRD Number: 4744433  
Investment Adviser Representative**Item 2: Educational Background and Business Experience**

## Education:

B.A. Business / Finance and Information Systems, Colorado State University - 2003

## Designations:

Registered Investment Adviser Representative, FINRA Series 7, 65, 66

## Business Background:

4/2020 – Present	Director Public Trust Advisors, LLC
2/2009 – 4/2020	Managing Director Robert W. Baird & Co.
12/2007 – 2/2009	Associate Wachovia Capital Markets, LLC.
4/2003 – 12/2007	Associate Vice President A.G Edwards & Sons, Inc.

**Item 3: Disciplinary Information**

Mr. Kelso has never had any disciplinary disclosures to be reported.

**Item 4: Other Business Activities**

Mr. Kelso is not engaged in any investment-related business or occupation (other than this advisory firm).

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Kelso does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Public Trust Advisors, LLC.

**Item 6: Supervision**

Brian Matthew Kelso is supervised by Christopher M. DeBow, Managing Director. Mr. DeBow can be reached at the contact information listed on the cover page of this document. Mr. Kelso adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.