

**FINANCIAL INDUSTRY REGULATORY AUTHORITY  
LETTER OF ACCEPTANCE, WAIVER AND CONSENT  
NO. 2016048717201**

**TO: Department of Enforcement  
Financial Industry Regulatory Authority ("FINRA")**

**RE: Alicia M. Moe, Respondent  
Former Registered Representative  
CRD No. 5788907**

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Respondent submits this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against Respondent alleging violations based on the same factual findings described herein.

**I.**

**ACCEPTANCE AND CONSENT**

- A. Respondent Alicia M. Moe hereby accepts and consents, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:**

**BACKGROUND**

Moe first entered the securities industry in 2010 and has held Series 6 and Series 63 licenses. Moe, registered with UnionBanc Investment Services, LLC ("UnionBanc" or the "firm") since 2010, was terminated from UnionBanc on December 30, 2015.

Although Moe is no longer registered or associated with a FINRA member, she remains subject to FINRA's jurisdiction pursuant to Article V, Section 4 of FINRA's By-Laws.

**FACTS AND VIOLATIVE CONDUCT**

On January 29, 2016, UnionBanc filed a Form U5 reporting that Moe was terminated during a firm investigation into the possible conversion of customer funds. FINRA thereafter began an investigation into the purported misconduct reported in the Form U5.

On February 2, 2016, FINRA staff sent Moe a written request for information and a written request to appear on February 17, 2016 for on-the-record testimony. Both requests were made pursuant to FINRA Rule 8210. On February 4, 2016, Moe contacted FINRA staff via telephone and confirmed that she had received the written requests.

On February 11, 2016, Moe provided a partial response to the request for information. The next day, FINRA staff spoke to Moe via telephone and informed Moe that her response was insufficient. On February 17, 2016, Moe indicated to FINRA staff that she would not provide a complete response to the written request for information and would not provide sworn testimony.

As stated to FINRA staff, and by this agreement, Moe acknowledges that she received FINRA's requests to provide information and to appear for testimony and that she will not provide the requested information or appear for on-the-record testimony at any time.

By refusing to provide information and appear for on-the-record testimony as requested pursuant to FINRA Rule 8210, Moe violated FINRA Rules 8210 and 2010.

B. Respondent also consents to the imposition of the following sanctions:

To be barred from associating with any FINRA member in any capacity.

Respondent understands that if Respondent is barred or suspended from associating with any FINRA member, Respondent becomes subject to a statutory disqualification as that term is defined in Article III, Section 4 of FINRA's By-Laws, incorporating Section 3(a)(39) of the Securities Exchange Act of 1934. Accordingly, Respondent may not be associated with any FINRA member in any capacity, including clerical or ministerial functions, during the period of the bar or suspension (see FINRA Rules 8310 and 8311).

The sanctions imposed herein shall be effective on a date set by FINRA staff. A bar or expulsion shall become effective upon approval or acceptance of this AWC.

## II.

### WAIVER OF PROCEDURAL RIGHTS

Respondent specifically and voluntarily waives the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against Respondent;**
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;**
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and**
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.**

**Further, Respondent specifically and voluntarily waives any right to claim bias or prejudice of the Chief Legal Officer, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.**

**Respondent further specifically and voluntarily waives any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.**

### **III.**

#### **OTHER MATTERS**

**Respondent understands that:**

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;**
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against Respondent; and**
- C. If accepted:**
  - 1. this AWC will become part of Respondent's permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against Respondent;**
  - 2. this AWC will be made available through FINRA's public disclosure program in accordance with FINRA Rule 8313;**

3. **FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and**
4. **Respondent may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. Respondent may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects Respondent's: (i) testimonial obligations; or (ii) right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.**

**Respondent certifies that Respondent has read and understand all of the provisions of this AWC and has been given a full opportunity to ask questions about it; that Respondent has agreed to its provisions voluntarily; and that no offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce Respondent to submit it.**

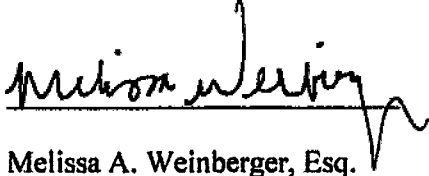
03/01/2016

\_\_\_\_\_  
Date



\_\_\_\_\_  
Alicia M. Moe, Respondent

Reviewed by:



Melissa A. Weinberger, Esq.  
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Accepted by FINRA:

3/07/2016  
Date

Signed on behalf of the  
Director of ODA, by delegated authority:



Frank Mazzarelli, Director  
FINRA Department of Enforcement  
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