

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013037873301**

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

RE: Andrew S. Thomas, Respondent
General Securities Representative
CRD No. 6118041

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Andrew S. Thomas ("Thomas" or "Respondent"), submit 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 me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, 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

In September 2012, Thomas first became associated with United Brokerage Services, Inc., (BD No. 39062) ("United Brokerage" or the "Firm") as a non-registered fingerprint (NRF) person. Subsequently, on February 26, 2013, Thomas became registered with FINRA as a General Securities Representative. Thomas was registered in this capacity through United Brokerage from February 2013 to July 2013. On July 22, 2013, United Brokerage filed a Uniform Termination Notice for Securities Industry Registration (Form U5) stating that Thomas had been terminated for a failure to comply with the Firm's performance improvement plan.

Thomas is not registered or associated with a FINRA member firm. Pursuant to Article V, Section 4 of FINRA's By-Laws, however, FINRA retains jurisdiction over him.

RELEVANT DISCIPLINARY HISTORY

Thomas has no formal disciplinary history with the Securities and Exchange Commission, any self-regulatory organization or any state securities regulator.

FACTS AND VIOLATIVE CONDUCT

1. Accessing Unauthorized Materials During a Qualification Exam

On February 25, 2013, while taking the Series 7 examination, Thomas requested permission from the exam proctor to take an unscheduled break. During this break, Thomas opened his locker and briefly reviewed a notepad containing study notes. Thomas knew that the testing rules prohibited him from reviewing his notes while taking the examination. Based on the foregoing, Thomas violated FINRA Rule 2010.

2. Falsification of Records

Thomas worked as a sales assistant for United Brokerage and his duties included entering customer trade orders on behalf of other registered representatives. United Brokerage's supervisory procedures prohibited Thomas and other sales assistants from entering customer trade orders directly and required them to first discuss the proposed order with a registered representative and have that representative "accept" the order before entering it in United Brokerage's system. Once a representative accepted the order, Thomas and the other sales assistants were required to use that representative's code to enter the order.

Contrary to these procedures, on July 12, 2013, Thomas entered a customer trade order and used the code of registered representative RS to create the false impression that RS had accepted the order when, in fact, Thomas had not discussed the proposed trade with him. Thomas' actions caused United Brokerage's books and records to be inaccurate. Based on the foregoing, Thomas violated FINRA Rules 2010 and 4511.

B. I also consent to the imposition of the following sanction:

- A bar from association with any FINRA member in any capacity.

I understand that if I am barred or suspended from associating with any FINRA member, I become 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, I 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 sanction imposed herein shall be effective on a date set by FINRA staff. Pursuant to FINRA Rule 8313(e), a bar or expulsion shall become effective upon approval or acceptance of this AWC.

I.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against me;
- 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, I specifically and voluntarily waive any right to claim bias or prejudgment 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.

I further specifically and voluntarily waive 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

I understand 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 me; and

C. If accepted:

1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me.
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. I 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. I 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 my: (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.

I certify that I have read and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I have 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 me to submit it.

07/08/2015
Date (mm dd/yyyy)


Andrew S. Thomas

Reviewed by:

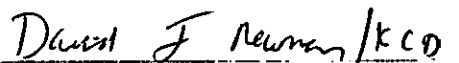


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Accepted by FINRA:

July 13, 2015
Date

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



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