

FINANCIAL INDUSTRY REGULATORY AUTHORITY

OFFICE OF HEARING OFFICERS

Department of Enforcement,

Complainant,

v.

Vladimir Tingue (CRD No. 6332903),

Respondent.

DISCIPLINARY PROCEEDING
No. 2015045951303

COMPLAINT

The Department of Enforcement alleges:

SUMMARY

1. During March 2015, while associated with J.P. Morgan Securities LLC ("JPM" or the "Firm") and employed by its affiliated bank (the "Bank"), Respondent, Vladimir Tingue, converted money from a Bank customer (the "Customer") by issuing and using an unauthorized automated teller machine ("ATM") card for the Customer's Bank account without the Customer's knowledge or permission. By virtue of this misconduct, Respondent violated FINRA Rule 2010.

RESPONDENT AND JURISDICTION

2. Respondent entered the securities industry in May 2014 when he became associated with JPM, a FINRA member. At that time, Respondent was also employed by the Bank as a Relationship Banker. In July 2014, Respondent became registered with FINRA as an Investment Company Products/Variable Contracts Representative associated with JPM. Respondent

remained associated with the Firm until May 2015. In June 2015, Respondent became registered with another FINRA member. Respondent's registration was terminated on July 22, 2015.

3. Although Respondent is no longer registered or associated with a FINRA member, he remains subject to FINRA's jurisdiction for purposes of this proceeding, pursuant to Article V, Section 4 of FINRA's By-Laws, because (1) the Complaint was filed within two years after the effective date of termination of Respondent's registration, namely, July 22, 2015 and (2) the Complaint charges him with misconduct committed while he was registered or associated with a FINRA member.

**FIRST CAUSE OF ACTION
Conversion
(FINRA Rule 2010)**

4. The Department realleges and incorporates by reference paragraphs 1-3 above.

5. As a Relationship Banker at the Bank, Respondent had access to Bank customers' personal and account information through the Bank's internal computer system.

6. On or about March 24, 2015, after the Bank's business hours, Respondent used his unique user identification login to access the Customer's Bank account through the Bank's computer system. Unbeknownst to the Customer, and without his consent or authorization, Respondent cancelled the ATM card associated with the Customer's account and issued a new ATM card (the "Unauthorized ATM Card") for that same account through an "instant issue" machine located at the Bank branch. This machine is used to create new ATM cards for immediate delivery to customers who are physically present at the Bank. The Customer was not present at the Bank when Respondent created the Unauthorized ATM Card.

7. After creating the Unauthorized ATM Card, Respondent retrieved it from the instant issue machine and retained it in his personal possession.

8. On or about March 27, 2015, Respondent used the Unauthorized ATM Card or caused the Unauthorized ATM Card to be used to withdraw \$120 from the Customer's Bank account. The Customer did not give Respondent permission to withdraw these funds from the Customer's Bank account.

9. The Customer did not give the Bank or Respondent permission to cancel, reissue or use an ATM card associated with the Customer's Bank account.

10. As a result of the foregoing conduct, Respondent violated FINRA Rule 2010.

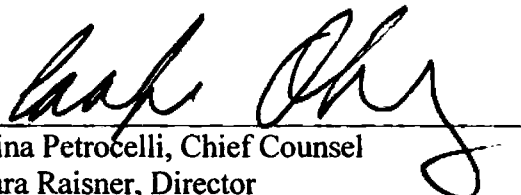
RELIEF REQUESTED

WHEREFORE, the Department respectfully requests that the Panel:

- A. make findings of fact and conclusions of law that Respondent committed the violations charged and alleged herein;
- B. order that one or more of the sanctions provided under FINRA Rule 8310(a), including monetary sanctions, be imposed; and
- C. order that Respondent bear such costs of proceeding as are deemed fair and appropriate under the circumstances in accordance with FINRA Rule 8330.

FINRA DEPARTMENT OF ENFORCEMENT

Date: July 12, 2017


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