

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 2013036366701**

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

RE: Melanic Moody Fordham, Respondent
Former Registered Representative
CRD No. 4469670

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I 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

Respondent Melanie Moody Fordham ("Respondent" or "Fordham") first entered the securities industry in October 2001. From August 12, 2008 through March 1, 2013, Fordham was registered with Wells Fargo Advisors, LLC ("Wells Fargo" or "the Firm") as a General Securities Representative (Series 7) and, at the same time, was also employed by Wells Fargo Bank, formerly Wachovia Bank (the "Bank").

Fordham was discharged from the Firm on March 1, 2013. She is not currently associated with any FINRA member, but FINRA retains jurisdiction over her pursuant to Article V, Section 4 of FINRA's By-Laws.

RELEVANT DISCIPLINARY HISTORY

Respondent has no relevant disciplinary history

OVERVIEW

Between October 18, 2012 and February 22, 2013 (the "Relevant Period"), Respondent misappropriated approximately \$49,821 from one banking customer and attempted to misappropriate \$5,000 from another banking customer, thereby violating FINRA Rule 2010.

FACTS AND VIOLATIVE CONDUCT

Between October 18, 2012 and January 23, 2013, on three occasions while serving in a registered capacity with the Firm and concurrently serving as an employee of the Bank, Respondent converted funds from the account of deceased banking customer, AC, totaling approximately \$49,821. Specifically, Respondent withdrew cash from AC's account and purchased cashier's checks which she then deposited into her personal bank account or made payable to other individuals or entities for her personal benefit.

On or about February 22, 2013, Respondent attempted to misappropriate \$5,000 from a second banking customer, CS. Respondent was prevented from depositing the cashier's checks into her personal account by one of the bank tellers.

Respondent was arrested and charged with this misconduct on April 8, 2013. On July 1, 2013, Respondent pled guilty to a Class B felony: theft of property in the 1st degree.

Respondent's misappropriation of funds and attempted misappropriation of funds, as described above, constitute a violation of FINRA Rule 2010.

OTHER FACTORS

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

A bar from associating 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).

Pursuant to FINRA Rule 8313(e), a bar or expulsion shall become effective upon approval or acceptance of this AWC.

II.

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 General Counsel, 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 response to public inquiries about my disciplinary record;
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.

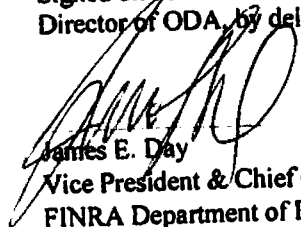
8/5/13
Date (mm/dd/yyyy)

Melanie M Fordham
Respondent Melanie Moody Fordham

Accepted by FINRA:

8/26/13
Date

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



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