

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 20130388350**

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

**RE: Matthew Roger Quinn, Respondent
General Securities Representative
CRD No. 4478751**

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, Respondent Matthew Roger Quinn 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 him alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. Respondent 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

Respondent first became registered with FINRA as an Investment Company Products/Variable Contracts Principal ("IR") on July 28, 2010 and a General Securities Representative ("GS") on April 24, 2012, through an association with a FINRA regulated firm. That registration was terminated on March 25, 2013. He then became registered with FINRA as a GS and an IR through an association with FINRA regulated firm, Fifth Third Securities, Inc. ("Fifth Third") on May 17, 2013. His registration with FINRA through Fifth Third was terminated on November 1, 2013. While he was employed by Fifth Third, he also worked as a teller at a bank affiliated with Fifth Third (the "Bank").

In a Uniform Termination Notice for Securities Industry Registration ("Form U5") dated November 1, 2013, Fifth Third reported that the Respondent was terminated from Fifth Third because the Bank "believe[d] that the registered representative in [his] Fifth Third Bank capacity stole funds from Bank clients. This activity did not involve accounts or clients of Fifth Third Securities."

Since his termination from Fifth Third, Respondent has not been registered with a FINRA regulated firm, but remains subject to FINRA's jurisdiction pursuant to Article V, Section 4 of the FINRA By-Laws.

RELEVANT DISCIPLINARY HISTORY

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

OVERVIEW

Quinn violated FINRA Rules 8210 and 2010 when he failed to provide on-the record testimony ("OTR") pursuant to FINRA Rule 8210, as requested by FINRA Staff in a letter dated January 16, 2015.

FACTS AND VIOLATIVE CONDUCT

- A. During an investigation into allegations that Quinn withdrew funds from the accounts of three elderly Bank customers, ages 76, 86 and 89, FINRA sent Quinn a letter dated January 16, 2015 requesting his appearance for testimony pursuant to FINRA Rule 8210. The letter requested his appearance on February 3, 2015 in New York.

On February 1, 2015, Quinn emailed FINRA and stated that he would not appear to testify on February 3, 2015. During a subsequent telephone conversation with FINRA staff on February 3, 2015, Quinn stated that he would not appear for testimony.

By his email to FINRA staff on February 1, 2015, his subsequent telephone conversation with FINRA staff on February 3, 2015, and by this agreement, Quinn acknowledges receipt of FINRA's request and has informed staff that he will not cooperate with FINRA's investigation.

By refusing to appear for testimony, Quinn has violated FINRA Rule 8210 and 2010.

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

A bar from associating with any FINRA member firm in any capacity.

Respondent understands that if he is barred or suspended from associating with any FINRA member, he 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, he 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. 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

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

- A. to have a Complaint issued specifying the allegations against him;
- 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 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.

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.

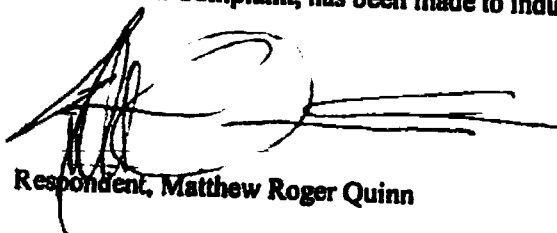
OTHER MATTERS

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 him; 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 him;
 - 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 his: (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 he has read and understood all of the provisions of this AWC and has been given a full opportunity to ask questions about it; that he 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 him to submit it.


2/24/2015
Date (mm/dd/yyyy)


Respondent, Matthew Roger Quinn

Accepted by FINRA:

March 20, 2015
Date

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


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