If you want to become rich, never waste your time and your money.

-Ben Franklin
Where to Start

Before you spend your time and money on a financial service, product, or company, we urge you to investigate before you invest.

Trying to find information on financial services can be confusing, so if you are not sure where to start, call us today at 1.800.PA.BANKS or 1.800.600.0007.

Researching People

FINRA: It can be hard to understand the letters that investment professionals sometimes use after their name as a professional designation (e.g. CFA or CAS). The Financial Industry Regulatory Authority (FINRA) has a tool to help: Search “Professional Designations” at www.finra.org or call the FINRA Hotline at 1.800.289.9999.

BrokerCheck: FINRA maintains an online database called BrokerCheck that you can use to research people and firms that sell stocks, bonds, mutual funds, and other securities. Go to brokercheck.finra.org or call the FINRA Hotline at 1.800.289.9999.


SmartCheck: To research financial professionals who trade futures, options on futures, and foreign currency (Forex), visit SmartCheck, an online database at the Commodities Futures Trading Commission (CFTC): www.smartcheck.gov/check or call 1.866.366.2382.

Insurance: Research insurance professionals who offer annuities and other insurance products at www.insurance.pa.gov (search “Find a Professional”) or call the PA Insurance Department at 1.877.881.6388.

Researching Investments

Crowdfunding: Research securities offered via registered funding portals at www.finra.org (search “Crowdfunding”) or call the FINRA Hotline at 1.800.289.9999.

Pennsylvania Registered Securities: Research securities offerings registered by the PA Department of Banking and Securities at www.dobs.pa.gov (search “Registered Securities”) or call 1.800.PA.BANKS or 1.800.600.0007.

Researching Companies

SIPC Members: Securities Investor Protection Corporation (SIPC) works to restore customer cash and securities left in the hands of bankrupt or otherwise financially troubled brokerage firms. www.sipc.org/list-of-members or 202.371.8300


BankFind: Research banks and ensure they are federally insured at www.fdic.gov (click the “BankFind” link) or call the Federal Deposit Insurance Corporation (FDIC) at 1.877.275.3342.

Credit Union Locator: Research credit unions and ensure they are federally insured at www.mycreditunion.gov (search “Share Insurance Estimator”) or call the National Credit Union Administration (NCUA) at 1.800.755.1030.

Insurance: Research insurance companies before purchasing annuities or other insurance products at www.naic.org/cis or call the National Association of Insurance Commissioners (NAIC) at 816.783.8200.

Pennsylvania Financial Institutions Search: Find PA chartered or licensed banks, credit unions, and other consumer lenders at www.instsearch.pa.gov or call the PA Department of Banking and Securities at 1.800.PA.BANKS or 1.800.600.0007.