STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
204 NORTH ROBINSON, SUITE 400
OKLAHOMA CITY, OKLAHOMA 73102

In the Matter of:

Kristin L. Dunning (CRD #4404704),

Respondent. ODS File 15-064

FINAL ORDER TO CEASE AND DESIST

The Administrator of the Oklahoma Department of Securities ("Department") issues this Final Order to Cease and Desist against Kristin L. Dunning ("Dunning") pursuant to Section 1-604 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011).

On August 12, 2015, and pursuant to Section 1-604 of the Act, the Administrator of the Department ("Administrator") issued the attached Order to Cease and Desist ("C&D") that is incorporated herein by reference.

On August 12, 2015, the Administrator, in order to notify Dunning of her obligation to file an answer and her right to request a hearing to show why a final order based on the C&D should not be issued: filed a Notice of Opportunity for Hearing ("Notice") pursuant to Section 1-604 of the Act; filed a Notice of Service on the Administrator and Affidavit of Compliance ("Affidavit") pursuant to Section 1-611 of the Act; and sent the C&D, Notice and Affidavit (collectively, the "Filings") by certified mail, return receipt requested, delivery restricted, to Dunning at her last known address.

On August 21, 2015, Dunning signed the return receipt for the Filings mailed to her last known address.

The deadline for Dunning to file an answer to the C&D and to request a hearing to show why a final order based on the C&D should not be issued has passed. Dunning has not filed an answer to the C&D or requested a hearing.

ORDER

IT IS HEREBY ORDERED that, pursuant to Section 1-604 of the Act, the Order to Cease and Desist issued on August 12, 2015, is final by operation of law.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 25th day of September, 2015.

(SEAL)

IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the 25th day of September, 2015, a true and correct copy of the above and foregoing Final Order to Cease and Desist was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Kristin L. Dunning
3537 SW 24th Street
Newcastle, OK 73065-5018

Brenda London
Brenda London, Paralegal

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
204 NORTH ROBINSON, SUITE 400
OKLAHOMA CITY, OKLAHOMA 73102

In the Matter of:

Kristin L. Dunning (CRD #4404704),

Respondent.

ODS File 15-064

ORDER TO CEASE AND DESIST
AND
NOTICE OF OPPORTUNITY FOR HEARING

ORDER TO CEASE AND DESIST

Pursuant to Section 1-602 of the Oklahoma Uniform Securities Act of 2004 ("Act"), Okla. Stat. tit. 71, §§ 1-101 through 1-701 (2011), the Oklahoma Department of Securities ("Department") commenced an investigation into the activities of Kristin L. Dunning ("Dunning"). Based thereon, the following Findings of Fact, Authorities, and Conclusions of Law are adopted in support of this Order against Dunning.

Findings of Fact

1. Dunning was associated with Edward Jones from April 23, 2001, through August 25, 2005, and April 11, 2007, through March 6, 2015, but has never been registered under the Act or other securities laws. Dunning worked as a non-registered Branch Office Administrator for Edward Jones in offices in and around Oklahoma City, Oklahoma.

2. Before her termination from Edward Jones, Dunning admitted to calling third parties and impersonating clients in order to facilitate retirement account rollovers from third parties to Edward Jones, and to signing the name of an agent associated with Edward Jones on client account documentation without the agent's permission. Dunning also knew of dishonest and unethical conduct by the agent but failed to timely report it to Edward Jones.

To the extent any of these Findings of Fact are more properly characterized as Conclusions of Law, they should be so considered.

Authority

Section 1-604 of the Act provides, in pertinent part:

> A. If the Administrator determines that a person has engaged, is engaging, or is about to engage in an act, practice, or course of business constituting a violation of this act or a rule adopted or order issued under this act or constituting a dishonest or unethical practice or that a person has materially aided, is materially aiding, or is about to materially aid an act, practice, or course of business constituting a violation of this act or a rule adopted or order issued under this act or constituting a dishonest or unethical practice, the Administrator may:
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> > 1. Issue an order directing the person to cease and desist from engaging in the act, practice, or course of business or to take other action necessary or appropriate to comply with this act;
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> * * *
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> B. An order under subsection A of this section is effective on the date of issuance. Upon issuance of the order, the Administrator shall promptly serve each person subject to the order with a copy of the order and a notice that the order has been entered. The order must include a statement whether the Administrator will seek a civil penalty or costs of the investigation, a statement of the reasons for the order, and notice that, within fifteen (15) days after receipt of a request in a record from the person, the matter will be scheduled for a hearing and the hearing shall be commenced within fifteen (15) days of the matter being set for hearing. If a person subject to the order does not request a hearing and none is ordered by the Administrator, within thirty (30) days after the date of service of the order, the order, that may include a civil penalty or costs of the investigation if a civil penalty or costs were sought in the statement accompanying the order, becomes final as to that person by operation of law. If a hearing is requested or ordered, the Administrator, after notice of and opportunity for hearing to each person subject to the order, may modify or vacate the order or extend it until final determination.
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> C. If a hearing is requested or ordered pursuant to subsection B of this section, a hearing must be held pursuant to the Administrative Procedures Act. A final order may not be issued unless the Administrator makes findings of fact and conclusions of law in a record in accordance with the Administrative Procedures Act. The

final order may make final, vacate, or modify the order issued under subsection A of this section.

D. In a final order under subsection C of this section, the Administrator may impose a civil penalty up to a maximum of Five Thousand Dollars ($5,000.00) for a single violation or up to Two Hundred Fifty Thousand Dollars ($250,000.00) for multiple violations in a single proceeding or a series of related proceedings.

E. In a final order, the Administrator may charge the actual cost of an investigation or proceeding for a violation of this act or a rule adopted or order issued under this act.

F. If a petition for judicial review of a final order is not filed in accordance with Section 47 of this act [Section 1-609 of this title], the Administrator may file a certified copy of the final order with the clerk of a court of competent jurisdiction. The order so filed has the same effect as a judgment of the court and may be recorded, enforced, or satisfied in the same manner as a judgment of the court.

G. If a person does not comply with an order under this section, the Administrator may petition a court of competent jurisdiction to enforce the order. The court may not require the Administrator to post a bond in an action or proceeding under this section. If the court finds, after service and opportunity for hearing, that the person was not in compliance with the order, the court may adjudge the person in civil contempt of the order. The court may impose a further civil penalty against the person for contempt in an amount not to exceed One Thousand Dollars ($1,000.00) for each violation and may grant any other relief the court determines is just and proper in the circumstances.

Conclusions of Law

1. Dunning has engaged in dishonest and unethical practices in the securities business.

2. The Administrator is authorized under Section 1-604 of the Act to order Dunning to cease and desist from engaging in acts, practices, and/or a course of business constituting dishonest or unethical practices in the securities business.

3. It is in the public interest for the Administrator to order Dunning to cease and desist from engaging in acts, practices, and/or a course of business constituting dishonest or unethical practices in the securities business.

To the extent any of these Conclusions of Law are more properly characterized as Findings of Fact, they should be so considered.

Order

Based on Section 1-604 of the Act and the Findings of Fact, Authority, and Conclusions of Law set forth above, IT IS HEREBY ORDERED that Dunning cease and desist engaging in acts, practices, and/or a course of business constituting dishonest or unethical practices in the securities business.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 12th day of August, 2015.

(SEAL)

IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

NOTICE OF OPPORTUNITY FOR HEARING

Pursuant to Section 1-604 of the Act, the Administrator hereby gives notice to Respondent of her right to request a hearing. The request for hearing must be received by the Administrator within thirty (30) days after service of the Order to Cease and Desist ("Order"). The request for hearing must be in writing and Respondent shall specifically admit or deny each allegation that is contained in the Order.

Within fifteen (15) days after receipt of a request for hearing from Respondent, this matter will be scheduled for hearing. Notice of the date, time and location of the hearing shall be given to Respondent. If a hearing is requested, the Administrator, after notice of and opportunity for hearing, may modify or vacate the Order or extend it until final determination.

If Respondent does not request a hearing within thirty (30) days after the date of service of the Order and none is ordered by the Administrator, the Order becomes final by operation of law.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 12th day of August, 2015.

(SEAL)

IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the 12th day of August, 2015, a true and correct copy of the above and foregoing *Order to Cease and Desist and Notice of Opportunity for Hearing* was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Kristin L. Dunning
3537 SW 24th Street
Newcastle, OK 73065-5018

Brenda London
Brenda London, Paralegal

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7000 0520 0022 7149 2285

FO 15-064 TB

Postage	$ 48	9/25/15
Certified Fee	345	
Return Receipt Fee (Endorsement Required)	280	Postmark Here
Restricted Delivery Fee (Endorsement Required)	515	
Total Postage & Fees	$ 11.88	

Kristin L. Dunning
3537 SW 24th Street
Newcastle, OK 73065-5018

by mailer)

for Instructions