FINRA

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

July 29, 2025

Seth Schwartz
KCD Financial, Inc.

Reference: **FR2025-0724-0327/E** Org Id: 127473

1. Broadridge— Debt Consolidation (BP-Core-05)
   Rule: FIN 2210
   2 Pages Total Fee: $300

Dear Seth Schwartz,

Please be advised that this review is based on our understanding, from the information you provided upon filing, that upon use, this communication (or the web page or electronic communication where the communication will appear) will: i) prominently disclose the name of the member firm, ii) explain the relationship between the member firm and any non-member entity or individual also named in the communication, and iii) if other names are used, explain which products or services are being offered by the member firm, as required by FINRA Rule 2210(d)(3). If our understanding is incorrect, please notify us as additional comments may be necessary.

The communication submitted appears consistent with applicable standards.

If you have any questions about this review, please feel free to contact me at (240) 386-4500.

Reviewed by,

Susan M. Kole
Principal Analyst

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Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.

NOTE: *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*

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