

# Brochure Supplement

JANUARY 26, 2018

## KAREN R. BORDONARO

13 New Hudson Road  
Aurora, OH 44202

(330) 562-2122

This Brochure Supplement provides information about Karen R. Bordonaro that supplements the Disclosure Brochure of Demming Financial Services Corporation (hereinafter "DFSC"), a copy of which you should have received. Please contact DFSC's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Karen R. Bordonaro is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Demming Financial Services Corporation, a Registered Investment Adviser**

13 New Hudson Road, Aurora, OH 44202 | (330) 562-2122  
[www.demmingfinancial.com](http://www.demmingfinancial.com)

## Item 2. Educational Background and Business Experience

Born 1950

### Post-Secondary Education

Pace University | B.S.A., Accounting | 1980

### Recent Business Background

Demming Financial Services Corporation | Investment Adviser Representative | January 2018 - Present

Demming Financial Services Corporation | Investment Adviser Representative and Chief Compliance Officer | August 2009 – January 2018

Coordinated Capital Securities, Inc. | Registered Representative and Investment Adviser Representative | August 2009 – September 2013

UBS Financial Services, Inc. | Financial Planner and Advisor | June 2004 – August 2009

### Professional Designation

Karen R. Bordonaro has held the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) since 2007.

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

DFSC is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Karen R. Bordonaro. DFSC has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

DFSC is required to disclose information regarding any investment-related business or occupation in which Karen R. Bordonaro is actively engaged.

### Licensed Insurance Agent

Karen R. Bordonaro is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that DFSC recommends the purchase of insurance products where Karen R. Bordonaro receives insurance commissions or other additional compensation. DFSC seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## Item 5. Additional Compensation

DFSC is required to disclose information regarding any arrangement under which Karen R. Bordonaro receives an economic benefit from someone other than a client for providing investment advisory services. DFSC has no information to disclose in relation to this Item.

## Item 6. Supervision

David W. Demming, Jr., Vice President, is generally responsible for supervising Karen R. Bordonaro's advisory activities on behalf of DFSC. The telephone number to reach David W. Demming, Jr. is (330) 562-2122.

DFSC supervises its personnel and the investments made in client accounts. DFSC monitors the investments recommended by Karen R. Bordonaro to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. DFSC periodically reviews the advisory activities of Karen R. Bordonaro, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Karen R. Bordonaro.