BrokerCheck Report

HEIDI SUZANNE CRUZ

CRD# 2967608

Report #78952-38588, data current as of Wednesday, January 20, 2016.

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 6
Registration and Employment History	7

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
  BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
  Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
  The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
  Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
  To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at http://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
  FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

HEIDI S. CRUZ

CRD# 2967608

Currently employed by and registered with the following Firm(s):

GOLDMAN, SACHS & CO.
1000 LOUISIANA STREET
SUITE 550
HOUSTON, TX 77002
CRD# 361
Registered with this firm since: 10/13/2005

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 18 Self-Regulatory Organizations
- 53 U.S. states and territories

This broker has passed:

- 2 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
CRD# 7691
NEW YORK, NY
12/2004 - 09/2005

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**

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Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 18 SROs and is licensed in 53 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **GOLDMAN, SACHS & CO.**

Main Office Address: **200 WEST STREET**
NEW YORK, NY 10282-2198

Firm CRD#: **361**

SRO	Category	Status	Date
FINRA	General Securities Representative	APPROVED	10/13/2005
FINRA	General Securities Sales Supervisor	APPROVED	10/05/2011
FINRA	Securities Trader	APPROVED	01/04/2016
BATS Y-Exchange, Inc.	General Securities Representative	APPROVED	06/05/2012
BATS Z-Exchange, Inc.	General Securities Representative	APPROVED	04/18/2012
BOX Options Exchange LLC	General Securities Representative	APPROVED	05/11/2012
BOX Options Exchange LLC	General Securities Sales Supervisor	APPROVED	05/11/2012
C2 Options Exchange, Incorporated	General Securities Representative	APPROVED	12/23/2015
C2 Options Exchange, Incorporated	Securities Trader	APPROVED	01/04/2016
Chicago Board Options Exchange	General Securities Representative	APPROVED	10/13/2005
Chicago Board Options Exchange	General Securities Sales Supervisor	APPROVED	10/05/2011
Chicago Board Options Exchange	Securities Trader	APPROVED	01/04/2016
Chicago Stock Exchange	General Securities Representative	APPROVED	12/23/2015
EDGA Exchange, Inc.	General Securities Representative	APPROVED	04/18/2012
EDGX Exchange, Inc.	General Securities Representative	APPROVED	04/18/2012
ISE Gemini, LLC	Branch Office Manager (NYSE)	APPROVED	09/17/2014
ISE Gemini, LLC	General Securities Representative	APPROVED	09/17/2014
International Securities Exchange	General Securities Representative	APPROVED	12/03/2007

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Broker Qualifications

Employment 1 of 1, continued

SRO	Category	Status	Date
Miami International Stock Exchange (MIAX), LLC	General Securities Representative	APPROVED	12/23/2015
NASDAQ OMX BX, Inc.	General Securities Representative	APPROVED	01/16/2009
NASDAQ OMX BX, Inc.	General Securities Sales Supervisor	APPROVED	10/05/2011
NASDAQ OMX PHLX, Inc.	General Securities Representative	APPROVED	10/13/2005
NASDAQ OMX PHLX, Inc.	General Securities Sales Supervisor	APPROVED	10/05/2011
NASDAQ Stock Market	General Securities Representative	APPROVED	07/12/2006
NASDAQ Stock Market	General Securities Sales Supervisor	APPROVED	10/05/2011
NYSE Arca, Inc.	General Securities Representative	APPROVED	10/13/2005
NYSE Arca, Inc.	General Securities Sales Supervisor	APPROVED	10/05/2011
NYSE MKT LLC	Branch Office Manager (NYSE)	APPROVED	10/05/2011
NYSE MKT LLC	General Securities Representative	APPROVED	10/13/2005
New York Stock Exchange	Branch Office Manager (NYSE)	APPROVED	10/05/2011
New York Stock Exchange	General Securities Representative	APPROVED	10/13/2005

U.S. State/ Territory	Category	Status	Date
Alabama	Agent	APPROVED	01/02/2008
Alaska	Agent	APPROVED	01/03/2014
Arizona	Agent	APPROVED	10/17/2005
Arkansas	Agent	APPROVED	01/02/2008
California	Agent	APPROVED	10/17/2005
Colorado	Agent	APPROVED	10/17/2005
Connecticut	Agent	APPROVED	10/17/2005
Delaware	Agent	APPROVED	10/17/2005
District of Columbia	Agent	APPROVED	01/02/2008
Florida	Agent	APPROVED	10/17/2005

U.S. State/ Territory	Category	Status	Date
Georgia	Agent	APPROVED	01/02/2008
Hawaii	Agent	APPROVED	01/02/2008
Idaho	Agent	APPROVED	01/02/2008
Illinois	Agent	APPROVED	10/17/2005
Indiana	Agent	APPROVED	01/02/2008
Iowa	Agent	APPROVED	01/02/2008
Kansas	Agent	APPROVED	01/02/2008
Kentucky	Agent	APPROVED	01/02/2008
Louisiana	Agent	APPROVED	10/17/2005
Maine	Agent	APPROVED	01/03/2014
Maryland	Agent	APPROVED	01/02/2008

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Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
Massachusetts	Agent	APPROVED	01/02/2008
Michigan	Agent	APPROVED	01/03/2014
Minnesota	Agent	APPROVED	01/02/2008
Mississippi	Agent	APPROVED	01/02/2008
Missouri	Agent	APPROVED	01/02/2008
Montana	Agent	APPROVED	01/02/2008
Nebraska	Agent	APPROVED	01/03/2014
Nevada	Agent	APPROVED	10/17/2005
New Hampshire	Agent	APPROVED	01/03/2014
New Jersey	Agent	APPROVED	01/02/2008
New Mexico	Agent	APPROVED	10/17/2005
New York	Agent	APPROVED	10/17/2005
North Carolina	Agent	APPROVED	10/17/2005
North Dakota	Agent	APPROVED	01/03/2014
Ohio	Agent	APPROVED	10/18/2005
Oklahoma	Agent	APPROVED	01/02/2008
Oregon	Agent	APPROVED	10/17/2005
Pennsylvania	Agent	APPROVED	01/02/2008
Puerto Rico	Agent	APPROVED	01/03/2012
Rhode Island	Agent	APPROVED	01/03/2014
South Carolina	Agent	APPROVED	10/17/2005
South Dakota	Agent	APPROVED	01/02/2008
Tennessee	Agent	APPROVED	01/02/2008
Texas	Agent	APPROVED	10/13/2005
Utah	Agent	APPROVED	01/02/2008
Vermont	Agent	APPROVED	01/03/2014
Virgin Islands	Agent	APPROVED	01/03/2014
Virginia	Agent	APPROVED	01/02/2008
Washington	Agent	APPROVED	01/02/2008
West Virginia	Agent	APPROVED	01/03/2014
Wisconsin	Agent	APPROVED	01/03/2014
Wyoming	Agent	APPROVED	01/02/2008

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Broker Qualifications

Employment 1 of 1, continued

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

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Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination	Series 9	08/26/2011
General Securities Sales Supervisor - General Module Examination	Series 10	10/04/2011

General Industry/Product Exams

Exam	Category	Date
National Commodity Futures Examination	Series 3	03/16/2007
General Securities Representative Examination	Series 7	12/14/2004

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	11/02/2004
Uniform Investment Adviser Law Examination	Series 65	07/14/2006

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
12/2004 - 09/2005	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
09/2005 - Present	GOLDMAN, SACHS & CO.	HOUSTON, TX

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

No information reported.

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End of Report

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