

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

May 5, 2025

**Thomas J. Hanlon, CEBS, CFA, CFP®**

**Courier Capital, LLC**

**Buffalo Office**

1114 Delaware Avenue  
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Thomas J. Hanlon (CRD# 5879785) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about Thomas J. Hanlon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Thomas J. Hanlon (DOB: 1962)**

### **Education Background:**

Canisius University, BS Business Management, 1985

State University of New York at Buffalo, MBA Finance, 1992

### **Business Background:**

Courier Capital, LLC, Executive Vice President, and Co-Chief Investment Officer (11/2023–Present)

Courier Capital, LLC, President (12/2018–11/2023)

Courier Capital, LLC, Chief Operating Officer, and Executive Vice President, (1/2016–12/2018)

Courier Capital Corporation, Partner & Executive Vice President, (2005–1/2016)

Lawley-Courier Advisors, LLC, Managing Director, (2010 – 2016)

M&T Bank, Vice President/Regional Manager, Trust Division, (2002 – 2005)

Mr. Hanlon is part of Courier Capital LLC’s (“Courier”) Investment Policy Committee and is responsible for portfolio management. His broad credentials add great technical expertise to our corporate 401(k) and individual financial planning services. He is a Chartered Financial Analyst (CFA®) charterholder of the CFA Institute and a Certified Financial Planner (CFP®) licensee, governed by the CFP® Board of Standards. He earned the Certified Employee Benefits Specialist (CEBS) designation through the Wharton School of the University of Pennsylvania and the International Foundation of Employee Benefit Plans. Mr. Hanlon is part of the Courier’s Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Hanlon’s professional background and civic activities, please visit our website at [www.couriercapital.com](http://www.couriercapital.com).

### **Explanation of Professional Designations:**

#### **CEBS (Certified Employee Benefit Specialist)**

The CEBS designation is cosponsored by the International Foundation of Employee Benefit Plans (IFEBP) and the Wharton School, University of Pennsylvania. The 8-course college level curriculum provides a comprehensive understanding of benefit concepts and principles.

#### **CFA (Chartered Financial Analyst)**

The Chartered Financial Analyst (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 165,000 CFA charter holders working in 164 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require a CFA charterholder to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

### **CFP®:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and several other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Thomas J. Hanlon providing advice to you. Mr. Hanlon does not have applicable disciplinary events required to be disclosed under this item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his activities at Courier, Mr. Hanlon serves on the Board of Bristol Village, senior care facilities located in the Buffalo, N.Y. area. This is an unpaid position. Mr. Hanlon does not devote a substantial amount (i.e., more than 10%) of his time to any of the day-to-day operations. As Bristol Village is a client of Courier, this could represent a potential conflict of interest insofar as Mr. Hanlon is serving in both a fiduciary capacity as a senior manager of Courier and as a board member of the client.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hanlon does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

### **ITEM 6: SUPERVISION**

Mr. Hanlon is supervised by James Iglewski, President of Courier Capital, LLC, Mr. Iglewski can be reached at (585) 627-1321.

# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

**April 1, 2025**

**William H. Gurney**

**Courier Capital, LLC**

**Buffalo Office**

1114 Delaware Avenue  
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about William H. Gurney (CRD #1950055) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about William H. Gurney is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**William H. Gurney (DOB: 1961)**

### **Education Background:**

St. Lawrence University, B.A. Economics, 1984

### **Business Background:**

Courier Capital, LLC, Executive Vice President (01/2016 – Present)

Courier Capital Corporation, Managing Director/Secretary/CCO, (03/2003-01/2016)

HSBC Securities, Financial Adviser, (03/1993 - 03/2003)

Mr. Gurney is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Gurney's professional background and civic activities, please visit our website at [www.couriercapital.com](http://www.couriercapital.com).

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of William H. Gurney providing advice to you. Mr. Gurney does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to his duties at Courier, Mr. Gurney has limited involvement in various outside business activities. Mr. Gurney serves on the advisory boards of Garrett Leather, Irr Supply, and NOCO Energy. Mr. Gurney has partial ownership interest in one real estate partnership. For each of these roles and partnership, Mr. Gurney does not devote a substantial amount (i.e. more than 10%) of his time in any of the day-to-day operations.

## **ITEM 5: ADDITIONAL COMPENSATION**

Outside of his activities at Courier, Mr. Gurney is not actively engaged in any investment-related business or occupation. Additionally, Mr. Gurney does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

## **ITEM 6: SUPERVISION**

Mr. Gurney is supervised by James Iglewski, President of Courier Capital, LLC, Mr. Iglewski can be reached at (716) 376-5236. Mr. Gurney is



# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

May 5, 2025

**Rebecca Westervelt**

**Courier Capital, LLC**

**Rochester Office**

100 Chestnut St.,

15<sup>th</sup> floor

Rochester, NY 14604

Phone: (585) 461-6085

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Rebecca Westervelt (CRD# 4720706) that supplements our brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at 585-461-6085 if you did not receive Courier Capital LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rebecca Westervelt is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Rebecca Westervelt (DOB: 1974)**

### **Full Education/Training Background:**

Bucknell University, Lewisburg, PA - 1997, B.A. Economics and English

Rochester Institute of Technology, Rochester, NY – 2004 MBA with a concentration in Finance

### **Business Background:**

05/2023 – Present, Courier Capital LLC, Rochester, NY, Sr. Managing Director

06-2021 – 05/2023, HNP Capital LLC, Rochester, NY, Managing Director

10/2017 – 06/2021, HNP Capital LLC, Rochester, NY, Chief Operations Officer

09/2003-10/2017, Generation Capital LLC, Pittsford, NY Sr. Vice President

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Rebecca Westervelt providing advice to you. Ms. Westervelt does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

In addition to her activities at Courier, Ms. Westervelt serves on the board of HRC Cares as Treasurer in Rochester, NY. This is an unpaid position. Ms. Westervelt does not devote a substantial amount (i.e., more than 10%) of her time to any of the day-to-day operations.

## **ITEM 5: ADDITIONAL COMPENSATION**

Ms. Westervelt does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Ms. Westervelt is supervised by James Iglewski, President of Courier Capital, LLC, Mr. Iglewski can be reached at (716) 376-5236. Ms. Westervelt is also bound by our firm's Code of Ethics.

# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

May 5, 2025

**Jason M. Stronz**

**Courier Capital, LLC**

**Jamestown Office**

214 West Fifth Street

Jamestown, NY 14701

Phone: (716) 484-2402

Fax: (716) 484-2279

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Jason M. Stronz (CRD# 7421136) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about Jason M. Stronz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Jason M. Stronz (DOB: 1981)**

### **Education Background:**

Allegheny College, BA. 2003

Lake Erie College, MBA. 2005

### **Business Background:**

Courier Capital, LLC, Senior Managing Director – Institutional Services (05/2023 – Present)

Courier Capital, LLC, Executive Vice President/Senior Portfolio Manager (04/2021 – 05/2023)

Courier Capital, LLC, Senior Portfolio Manager (10/2020 – 04/2021)

Courier Capital, LLC, Account Executive/Portfolio Manager (10/2012 – 10/2020)

Jamestown Renaissance Corporation (9/2009 – 10/2012)

Central Connecticut State University (8/2005 – 8/2009)

Mr. Stronz is part of the Courier Capital LLC's ("Courier") Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Stronz's professional background and civic activities, please visit our website at [www.couriercapital.com](http://www.couriercapital.com).

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Jason M. Stronz providing advice to you. Mr. Stronz does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Stronz is not actively engaged in any investment-related business or occupation. Additionally, Mr. Stronz does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

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## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Stronz does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Stronz is supervised by James Iglewski, President of Courier Capital, LLC, Mr. Iglewski can be reached at (716) 376-5236.

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

**April 1, 2025**

**Steven A. Gattuso, CFA, CFP, CMA**

**Courier Capital, LLC**

**Buffalo Office**

1114 Delaware Avenue  
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Steven A. Gattuso (CRD #7421279) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about Steven A. Gattuso is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

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## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Steven A. Gattuso (DOB: 1964)**

### **Education Background:**

Canisius University, BS, Economics and Computer Science

Canisius University, MBA, Finance

SUNY – Buffalo, Accounting

### **Business Background:**

Courier Capital, LLC, Chief Investment Officer (1/2019-present)

Courier Capital, LLC, Senior Portfolio Manager (8/2012- present)

Canisius College, Assistant Professor (7/2013 – present)

Niagara University, Assistant Professor (8/2003- 7/2013)

M&T Bank, Assistant Vice President, Portfolio Manager (6/2007-8/2012)

Mr. Gattuso is part of the Courier Capital, LLC's ("Courier") Investment Policy Committee and is responsible for research and portfolio management. He is a Chartered Financial Analyst (CFA) charterholder of the CFA Institute. For more information about Mr. Gattuso's professional background and civic activities, please visit our website at [www.couriercapital.com](http://www.couriercapital.com).

### **Explanation of Professional Designations:**

#### **CFA (Chartered Financial Analyst)**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 165,000 CFA charter holders working in 164 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the



financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **CMA (Certified Management Accountant)**

The Certified Management Accountant ("CMA") Certification is a graduate-level investment credential. Candidate must meet one of the following requirements: (a) undergraduate degree and four years of professional experience involving investment decision-making; or (b) four years qualified full-time work experience. The certification requires 250 hours of self-study for each of the three levels and the candidate must satisfactorily pass three course exams.

### **ITEM 3: DISCIPLINARY INFORMATION**

Courier is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Steven A. Gattuso providing advice to you. Mr. Gattuso does not have applicable disciplinary events required to be disclosed under this item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Gattuso receives a substantial source (*i.e.*, more than 10%) of his time and/or income from the College of Business at Canisius College where he serves as an Assistant Professor. Mr. Gattuso's responsibilities include teaching undergraduate and graduate Finance courses at the college. Mr. Gattuso will combine his role as a professor with his role and responsibilities at Courier.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Gattuso does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

#### **ITEM 6: SUPERVISION**

Mr. Gattuso is supervised by James Iglewski, President of Courier Capital. Mr. Iglewski can be reached at (716) 376-5236. Mr. Gattuso is also bound by our firm's Code of Ethics.

# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

**February 1, 2025**

## **Lawrence V. Whistler IV**

### **Courier Capital**

#### **Buffalo Office**

1114 Delaware Avenue  
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Lawrence V. Whistler IV that supplements Courier Capital's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about Lawrence V. Whistler IV is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see the previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Lawrence V. Whistler IV (DOB: 1968)**

### **Education Background:**

College of William & Mary, BA., 1990

Emory University, Goizueta School of Business, MBA, 1994

### **Business Background:**

Courier Capital, Executive Vice President, and Co-Head of Family Wealth (12/2024–Present)

Nottingham Advisors, President (2006–12/2024)

Mr. Whistler is part of Courier Capital’s (“Courier”) Investment Policy Committee and is responsible for portfolio management. He is a Chartered Financial Analyst (CFA®) Charterholder of the CFA Institute.

### **Explanation of Professional Designations:**

#### **CFA (Chartered Financial Analyst)**

The Chartered Financial Analyst (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

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## **Global Recognition**

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## **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Lawrence V. Whistler providing advice to you. Mr. Whistler does not have applicable disciplinary events required to be disclosed under this item.

#### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Mr. Whistler does not currently engage in any business activities outside those performed for Courier or its various related subsidiaries and affiliates.

#### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Whistler does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

#### **ITEM 6: SUPERVISION**

Mr. Whistler is supervised by James Iglewski, President of Courier Capital. Mr. Iglewski can be reached at (716) 883-9595.

# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

May 5, 2025

**Nicholas T. Norvell**

**Courier Capital, LLC**

**Rochester Office**

100 Chestnut St.,

15<sup>th</sup> floor

Rochester, NY 14604

Phone: (585) 461-6085

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Nicholas Norvell (CRD# 2577462) that supplements our brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at 585-461-6085 if you did not receive Courier Capital LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nicholas T. Norvell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## ITEM 1: COVER PAGE

Please see previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Nicholas Timothy Norvell (DOB: 1971)**

### **Education Background:**

State University of New York College at Oneonta, Oneonta, NY - 1993, B.S. Economics

### **Licensing:**

CERTIFIED FINANCIAL PLANNER <sup>TM</sup> -July 2005

### **Business Background:**

05/2023 – Present, Courier Capital LLC, Rochester, NY, Sr. Vice President & Sr. Portfolio Manager

05/2009-05/2023, HNP Capital LLC, Pittsford, NY, Executive Vice-President

We may list any professional designations held by Mr. Norvell, we must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

### **CFP®:**

The CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the “CFP<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The



examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Nicholas T. Norvell providing advice to you. Mr. Norvell does not have applicable disciplinary events required to be disclosed under this item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Norvell is not actively engaged in any investment-related business or occupation. Additionally, Mr. Norvell does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

### **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Norvell does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Norvell is supervised by Rebecca Westervelt, Sr. Managing Director of Courier Capital, LLC, Ms. Westervelt can be reached at (585) 461-6085. Mr. Norvell is also bound by our firm's Code of Ethics.

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

May 5, 2025

**Thomas B. Reading**

**Courier Capital, LLC**

**Rochester Office**

100 Chestnut St.,

15<sup>th</sup> floor

Rochester, NY 14604

Phone: (585) 461-6085

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Thomas Reading (CRD# 2331007) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (585) 461-6085 if you did not receive Courier Capital LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Thomas B. Reading is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Thomas Blick Reading (DOB: 1962)**

### **Education Background:**

College of Wooster, Wooster, OH – 1985 B.A.

Michigan State University (Estate & Wealth Mgt. Institute), East Lansing, MI – 2005

CWA (Chartered Wealth Advisor)

### **Business Background:**

05//2023-Present Courier Capital LLC, Buffalo, NY, Sr. Vice President & Sr. Portfolio Manager

03/2016-05-2023 HNP Capital LLC, Rochester, NY, Regional Vice-President

06/2004-03/2016 PNC Investments, Pittsburgh, PA, Sr. Financial Consultant

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Thomas B. Reading providing advice to you. Mr. Reading does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Reading is not actively engaged in any investment-related business or occupation. Additionally, Mr. Reading does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Reading does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Reading is supervised by Jason M. Stronz, Sr. Managing Director of Courier Capital, LLC, Mr. Stronz can be reached at 585-461-6085. Mr. Reading is also bound by our firm's Code of Ethics.

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

May 5, 2025

**David C. Robbins**

**Courier Capital, LLC**

**Rochester Office**

100 Chestnut St.,

15<sup>th</sup> floor

Rochester, NY 14604

Phone: (585) 461-6085

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about David Robbins (CRD# 4323813) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (585) 461-6085 if you did not receive Courier Capital LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about David C. Robbins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**David Carl Robbins (DOB: 1972)**

### **Education Background:**

State University of New York College at Brockport, Brockport, NY – 1994, B.S.

### **Business Background:**

05/2023-Present Courier Capital LLC, Rochester, NY, Sr. Portfolio Advisor

11/2011-05/2023 HNP Capital LLC, Rochester, NY, Vice-President

06/2009-11/2011 Morgan Stanley, Phoenix, AR, Sales/Client Representative

02/2000-06/2009 Eagle Steward LTD, Rochester, NY, Client Representative

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of David C. Robbins providing advice to you. Mr. Robbins does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Robbins is not actively engaged in any investment-related business or occupation. Additionally, Mr. Robbins does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Robbins does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Robbins is supervised by Rebecca Westervelt, Sr. Managing Director of Courier Capital, LLC, Ms. Westervelt can be reached at (585) 461-6085. Mr. Robbins is also bound by our firm's Code of Ethics.

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

**April 1, 2025**

**Stephen J. Fassel**

**Courier Capital, LLC**

**Buffalo Office**

1114 Delaware Avenue  
Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Stephen J. Fassel (CRD #6002864) that supplements our brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Stephen J. Fassel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Stephen John Fassel (DOB: 1984)**

### **Education Background:**

University of Michigan, Ann Arbor, MI - 2006, BA Economics

### **Licensing:**

Series 6, Series 7, Series 63, Series 66, Life, Accident and Health

### **Business Background:**

05/2023-Present, Courier Capital, 1114 Delaware Ave., Buffalo, NY 14209 - Sr. Portfolio Advisor

04/2017-05/2023, Five Star Bank, 100 Chestnut St., Rochester, NY- Wealth Advisor

05/2013-05/2023, LPL Financial, LLC - Registered Representative

09/2016-05/2017, Northwest Bank, Amherst, NY – Personal Financial Associate

05/2012-09/2016, First Niagara Bank, Amherst, NY – Personal Financial Associate

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital, LLC (“Courier”) is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Stephen J. Fassel providing advice to you. Mr. Fassel does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Fassel is not actively engaged in any investment-related business or occupation. Additionally, Mr. Fassel does not engage in other business activities outside of his position at Courier which represents a substantial source (i.e. more than 10%) of his time or income.

## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Fassel does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Fassel is supervised by Mr. James Iglewski, President of Courier Capital. Mr. Iglewski can be reached at 716-883-9595. Mr. Fassel is also bound by our firm’s Code of Ethics.



# **BROCHURE SUPPLEMENT**

(Part 2B of Form ADV)

May 5, 2025

**Ryan T. Hanlon**

**Courier Capital, LLC**

**Buffalo Office**

1114 Delaware Avenue

Buffalo, New York 14209

Phone: (716) 883-9595

Fax: (716) 883-8048

[www.couriercapital.com](http://www.couriercapital.com)

**This brochure supplement provides information about Ryan T. Hanlon (CRD# 7780736) that supplements Courier Capital, LLC's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer at (716) 883-9595 if you did not receive Courier Capital, LLC's brochure or if you have any questions about the contents of this supplement. Thank you.**

**Additional information about Ryan T. Hanlon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

## **ITEM 1: COVER PAGE**

Please see previous page.

## **ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Ryan T. Hanlon (DOB: 1993)**

### **Education Background:**

SUNY Fredonia, BS. 2016

### **Licensing:**

Series 65

### **Business Background:**

Courier Capital, LLC, Portfolio Manager (05/2023 – Present)

M&T Bank, Mortgage Loan Officer (03/2020 – 04/2023)

Essendant, Sales Representative (07/ 2016 – 03/2020)

Mr. Hanlon is part of Courier Capital's ("Courier") Investment Policy Committee and is responsible for portfolio management. For more information about Mr. Hanlon's professional background and civic activities, please visit our website at [www.couriercapital.com](http://www.couriercapital.com).

## **ITEM 3: DISCIPLINARY INFORMATION**

Courier Capital is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of Ryan T. Hanlon providing advice to you. Mr. Hanlon does not have applicable disciplinary events required to be disclosed under this item.

## **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at Courier, Mr. Hanlon is not actively engaged in any investment-related business or occupation. Additionally, Mr. Hanlon does not engage in other business activities outside of his position at Courier which represent a substantial source (i.e. more than 10%) of his time or income.

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## **ITEM 5: ADDITIONAL COMPENSATION**

Mr. Hanlon does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Courier.

## **ITEM 6: SUPERVISION**

Mr. Hanlon is supervised by James Iglewski, President of Courier Capital. Mr. Iglewski can be reached at (716) 376-5236. Mr. Hanlon is also bound by our firm's Code of Ethics.