

Maureen Ruggiero, CFS[®], CFP[®]

Mendel Capital Management, LLC

**18 Corporate Hill Drive Suite #202
Little Rock, AR 72205**

Telephone: 501-225-1405

March 8, 2022

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Maureen Ruggiero that supplements the Mendel Capital Management, LLC brochure. You should have received a copy of that brochure. Contact us at 501-225-1405 if you did not receive Mendel Capital Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Maureen Ruggiero (CRD # 4214631) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Maureen Ruggiero, CFS®, CFP®

Year of Birth: 1964

Formal Education After High School:

- Kean College, Bachelor of Science in Accounting, 1996
- Andrew Jackson University, Master of Business Administration, 2008

Business Background:

- Mendel Capital Management, LLC (Formerly known as GNMR, LLC), Investment Adviser Representative, 12/2020 - Present
- Mendel Capital Management, LLC (Formerly known as GNMR, LLC), Chief Financial Officer/Chief Compliance Officer, 10/2020 - Present
- Mendel Capital Management, Inc., Vice President/Chief Compliance Officer, 1/2020 - 4/2021
- Mendel Capital Management, Inc., Operations Manager/Investment Adviser Representative, 2/2007 - 1/2020

Certifications: **CFS®, CFP®**

Certified Fund Specialist® (CFS®)

The Certified Fund Specialist® certification is issued by the Institute of Business and Finance and serves as an indication of an individual's expertise in mutual funds and the mutual fund industry. The CFS® is the fourth oldest financial designation in the financial services industry and the oldest designation in the mutual fund industry, coming into existence in 1988.

Curriculum: The CFS® program consists of six modules. Each module covers various mutual fund related topics and takes 23 hours or less to complete.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education - Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

Examination - Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

Experience - Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics - Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

Ethics - Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education - Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Maureen Ruggiero has no required disclosures under this item.

Item 4 Other Business Activities

Maureen Ruggiero is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Chief Financial Officer and Chief Compliance Officer of Mendel Capital Management, LLC. Moreover, Ms. Ruggiero does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Maureen Ruggiero does not receive any additional compensation beyond that received as Chief Financial Officer and Chief Compliance Officer of Mendel Capital Management, LLC.

Item 6 Supervision

As the Chief Financial Officer and Chief Compliance Officer of Mendel Capital Management, LLC, Maureen Ruggiero supervises the advisory activities of our firm. Maureen Ruggiero can be reached at 501-225-1405.