

This brochure supplement provides information about Joseph Robert Pensinger that supplements the Pensinger Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Joseph Robert Pensinger if you did not receive Pensinger Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Robert Pensinger is also available on the SEC's website at www.adviserinfo.sec.gov.



Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph Robert Pensinger

Personal CRD Number: 4645887

Investment Adviser Representative

Pensinger Financial, Inc.
1312 Krystyna Place
Lemont, IL 60439
(630) 754-7580
www.pensingerfinancial.com
joe@pensingerfinancial.com

UPDATED: 01/16/2020

Item 2: Educational Background and Business Experience

Name: Josphe Robert Pensinger **Born:** 1976

Educational Background and Professional Designations:

Education:

Bachelor of Science General Engineering, University of Illinois at Urbana-Champaign - 1999

Masters of Business Administration, Northwestern's Kellogg School of Management - 2014

Business Background:

07/2019 - Present	Chief Risk Officer Bitnomial, Inc.
03/2017 - Present	Investment Adviser Representative Pensinger Financial, Inc.
03/2014 - 06/ 2017	Chief Risk Officer Mocho Trading, LLC
04/2012 - 02/2014	Student Northwestern's Kellogg School of Management
02/2003 - 03/2012	Trader Allston Holdings, LLC
05/2003 - 03/2004	Managing Member Long Lake, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jospeh Robert Pensinger is Bitnomial, Inc.'s Chief Risk Officer. He materially participates in this business and spends a majority of his working day engaged in the business activities of Bitnomial, Inc. For his efforts he is compensated by Bitnomial, Inc.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Jospeh Robert Pensinger does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Pensinger Financial, Inc..

Item 6: Supervision

Jospeh Robert Pensinger is supervised by Michael David Pensinger, Michael is the President and Owner or Pensinger Financial, Inc.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Illinois state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Joseph Robert Pensinger has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Joseph Robert Pensinger has NOT been the subject of a bankruptcy petition in the past ten years.