

ACCOUNT VIEW 2.0

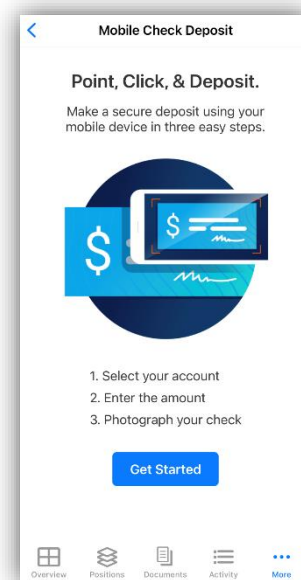
Your Top Questions Answered: Mobile Check Deposit

What is mobile check deposit and how does it work?

It's as easy as it sounds – it's a way to deposit checks into your LPL non-retirement account by using your smartphone's camera. Open the Account View mobile app and log in, and navigate under "more" for mobile check deposits. Endorse the back of the check, and you'll be prompted to take photos of the front and the back of the check. You'll be asked to verify the amount before the deposit is completed.

What if I don't have the Account View Mobile App?

You can find it by searching "LPL Account View" on the App Store for iOS and Google Play for Android devices. Then you can login using your email address and password from when you created your account. You'll get a text message with a code to register the app the first time you log in.



What are the benefits of mobile check deposit?

The most notable benefit is convenience – you don't need to mail a check to me to make a deposit. And because the Account View mobile app is available 24/7, you can deposit at any time of the day. It's also a faster way to ensure your money is deposited; and you can ensure the accuracy of the deposit when you enter the amount of the check.

What is the limit for the number of checks and dollar amount of deposits?

There is no limit for the number of deposits per day. However, only one check image can be deposited at a time. If you have multiple checks, you will need to make a separate mobile deposit for each item. The check deposit daily limit is \$50,000 per check, and \$250,000 30-day check deposit threshold.

What if I have a check that is more than my daily limit?

LPL Financial will deny your deposit. Please contact your Financial Professional for assistance.

Do I need to include a deposit slip with my check?

No, a deposit slip is not required.

Is there a fee to use Mobile Deposit?

There is currently no fee to use Mobile Deposit.

Can I deposit funds to accounts that are not held at LPL Financial?

No, mobile deposit is only available for depositing funds to non-retirement accounts held at LPL Financial.

Why are some accounts missing from the account list selection?

Not all accounts are eligible for mobile deposit. Mobile deposit is currently available for non-retirement accounts held at LPL Financial. Please contact your Financial Professional for help with depositing funds into other accounts.

How quickly will the deposit be credited to my account once the deposit is accepted?

Deposits submitted by 7:00 PM ET will be processed and post to your LPL account same day. Deposits submitted after 7:00 PM ET will be processed and post to your LPL account the next business day. This excludes weekends and holidays. Upon submission, if your deposit is deemed not in good order, your advisor will be notified and provide you with next steps to deposit your check.

Do I need to endorse a check submitted with Mobile Deposit?

For checks payable to LPL, write on the back of your check, "For Deposit Only". For checks payable to your account registration, sign the back of your check and write "For Deposit at LPL Financial".

What types of checks can I deposit?

We only accept checks from a U. S. Financial Institutions, in U. S. dollars. Acceptable check types include: Checks payable to LPL Financial or exact account registration, personal checks, business checks, bank money orders, cashier's or certified checks and government/treasury checks.

What types of checks are not acceptable?

Unacceptable check types include: Foreign checks, travelers checks, checks payable to "Cash", checks drawn on non-US or "Foreign" banking institutions, starter checks or non-preprinted checks, post-dated checks, stale-dated checks (over 6 months old), money orders not purchased directly at a bank, credit card, credit line or home equity line checks, checks made payable to your Financial Professional or your Financial Professional's DBA (Doing Business As).

What should I do with my check after submitting my deposit?

It is suggested that you retain your check until it has cleared your account. Once cleared, it is best practice to shred the check. DO NOT mail the check to LPL Financial.

How can I cancel a mobile deposit?

Once a mobile deposit is successfully submitted it cannot be cancelled.

How are returned checks handled?

Your Financial Professional will notify you if a check is returned and give you the option to resubmit the check or get a new check. If you wish to resubmit the check, LPL Financial will resubmit the check for you as you can only scan a check for deposit one time. Please note that your account will be charged a \$20 return check fee.

When will my funds be available for withdrawal?

Check deposits into LPL Financial accounts are held for a minimum of five business days. Securities may be purchased at the time of deposit but must wait a minimum of five days after the deposit to withdraw funds.

SUPPORT

If I have additional questions, whom can I contact?

Email our tech support team with your questions to tech.support.mailbox@lpl.com or call Monday – Friday, 9 am – 6 pm ET (800) 558-7567, option 9, option 2. When prompted, say "Account View" to connect with a service professional.

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