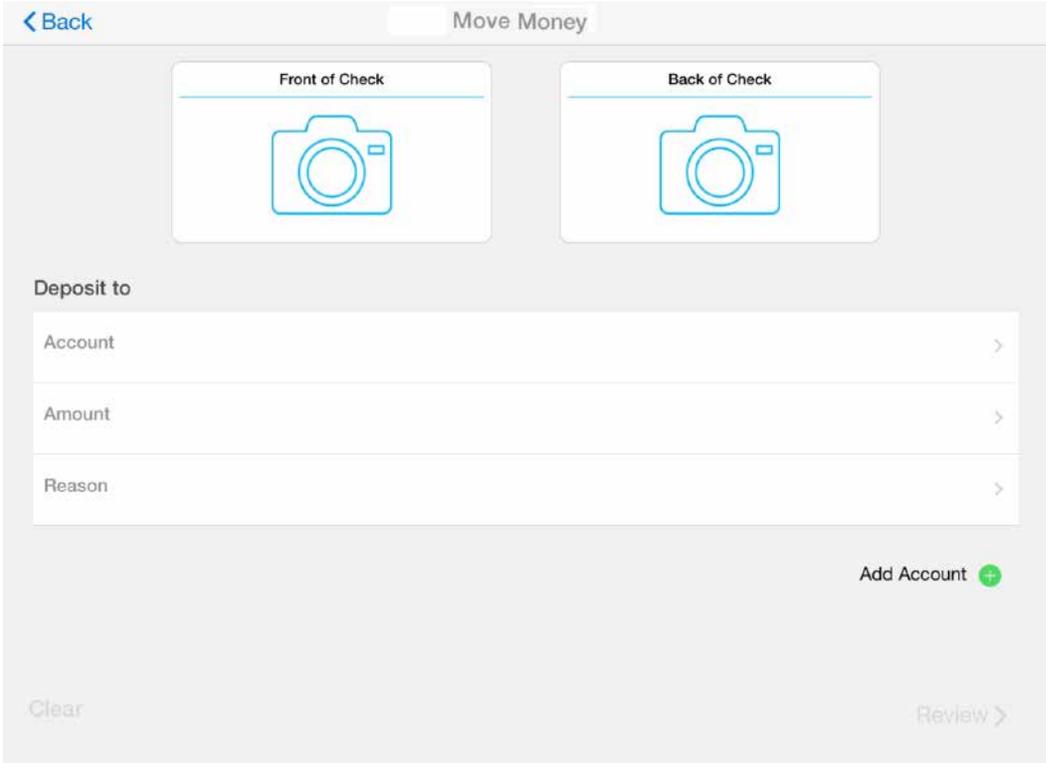


NETXINVESTOR MOBILE CHECK DEPOSIT

NetXInvestor® mobile check deposit provides a quick and convenient way to deposit checks for processing. Using this feature, you can take pictures of the front and back of checks, attach the check images, enter the amount of the check, and select the accounts to credit.

Deposit a Check

1. Open the NetXInvestor mobile app > Click Menu > Transact > Mobile Deposit and a page will display where a picture of the front and back of the check can be taken.



2. Take a picture of the front and back of the check.
3. Follow the prompts to enter the check amount, select the desired accounts, and enter the deposit amount.
4. If prompted, select a deposit source code for each account.

[← Back](#) Money Move

Front of Check



Back of Check



Deposit to

Account	A COMPANY SECURITIES(52D000003) >
Amount	\$ 87.32 >
Reason	Check Deposit

[Add Account](#) +

[Clear](#)

[Review >](#)

5. After providing the details, click **Review** to verify the deposit details.
6. Verify the deposit details and click **Submit**.

Cut-off Times

Check deposits submitted after the daily cut-off time, 5:00 p.m. CT, will be processed the next business day. Check deposits are not processed on Saturdays, Sundays, or on New York Stock Exchange and bank holidays.

Frequently Asked Questions

Q: What types of accounts are eligible for mobile check deposit?

A: All brokerage and registered investment advisor (RIA) accounts are eligible.

Q: Are there any restrictions when using this feature?

A: Retirement account maintenance fees cannot be paid using mobile deposit. Otherwise, all deposits that are currently accepted in physical form are eligible.

Q: Can the mobile check deposit feature be used to fund a new or pending account?

A: No. The account must be in an active state, meaning the account must be opened and approved by the financial institution to use this feature.

Q: How many accounts can be deposited using the mobile check deposit feature?

A: Checks can be split across as many as seven brokerage accounts.

Q: What is the maximum amount that can be deposited using the mobile check deposit feature?

A: There is a daily limit of \$500,000.00 for mobile check deposits. If you are depositing cashier's checks, counter checks, bank checks, etc. they must be over \$10,000.00.

Q: Are there fees with mobile check deposit?

A: There is no additional cost to use mobile check deposit.

Q: Can a check be deposited to a retirement account?

A: A check to both retirement and non-retirement accounts can be deposited. Retirement accounts require an additional field for a deposit source code, which indicates what type of deposit is being made in the retirement account, such as current year contribution or IRA rollover. If contributing to a retirement account and there are questions about which deposit type has a tax related impact, contact your financial advisor.

Check Information

Q: What checks are accepted through mobile check deposit?

A: Only first- and second-party checks are accepted.

Q: What checks are not accepted through Mobile Check Deposit?

A: Third-party checks, cashier's checks under \$10,000, money orders, non-U.S. dollar checks, and starter checks are not accepted.

Q: How are checks endorsed?

A: The back of the check must be signed.

Q: Does the mobile device store the photos of the checks?

A: No. The photos and any account information are not stored on the mobile device used.

Q: After a check has been deposited, what should happen to the physical check?

A: After a check has been deposited, the physical check must be stored in a secure location until the deposit is successfully credited to the account. It is suggested that a copy of the check is retained for at least two weeks.

Q: Where do checks that have been successfully deposited display?

A: Successfully deposited checks will display in Account History > Check Received.

Q: Will an image of the check that has been emailed or photocopied be accepted in the mobile check deposit feature?

A: No. The check image must be the original for mobile check deposit to work correctly.

Timeline

Q: When can funds be withdrawn?

A: All checks are subject to the standard hold period of three business days.

Q: After a deposit has been made, where can the status be reviewed?

A: Click the **Move Money** tab, then select **Transaction Status** on the top navigation. The **Transaction Status** page displays all checks that have been successfully submitted.

Troubleshooting

The following issues may prevent a check from being accepted. If you are unsuccessful after multiple attempts, contact your financial advisor for more information.

Issue	Description	Solution
Image could not be read.	The check image is not clear enough, submit another image.	Ensure the information on the check is legible, taken under good lighting, and all four corners of the check are aligned inside the frame.
MICR line could not be read.	The check image is not clear enough, submit another image.	Ensure the information on the check is legible, taken under good lighting, and all four corners of the check are aligned inside the frame.
Mobile check deposit feature is unavailable.	The mobile check deposit system is unavailable at this time.	Try again later.
Signature is missing.	Your check is not endorsed.	Endorse the back of the check and retake pictures to continue.
Amount supplied does not match amount read by check scanner.	Amount entered does not match the amount on the check.	Enter the amount on the check to continue.
Split deposits do not equal total check amount.	Deposit amounts entered do not add up to the amount of the check.	Check the deposit amounts and submit reject again.
Did not supply the amount.		Enter the amount of the check to continue.
Reason code was not selected.		Select a reason code to continue.
Did not supply the account.		Select one or more account numbers to continue.
Amount exceeds limit.	The amount you entered exceeds the maximum deposit limit of \$500,000.00 per deposit. Checks that exceed the limit cannot be deposited via mobile check deposit.	

Q: What are the next steps if a deposit is not approved or is deleted by the firm?

A: If the mobile deposit is not approved or is deleted, contact your financial advisor for further action. The firm might have to resubmit the deposit via the desktop application. If the check is not in good order, it may be returned.

Q: How will Pershing proceed if they receive a mobile check deposit that is not in good order?

A: Pershing will contact the firm's home office. They will attempt to resolve the issue to continue with the processing or they will inform the firm that it cannot proceed with processing and instruct the home office to inform the advisor or investor. Pershing will then delete the check.



For questions, contact your financial advisor.

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Operations

Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC, and investment advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Both are wholly-owned subsidiaries of Cambridge Investment Group, Inc. V.CIR.0419-1385