

NetXInvestor Mobile Deposit

NetXInvestor mobile check deposit provides a quick and convenient way to deposit checks using the NetXInvestor mobile app on your iPhone, iPad or Android device. Using this feature, you can take front and back photos of the check, enter the amount of the check and select the account(s) to credit. There is no additional fee to use this feature.

Contents

Features.....	1
Making Mobile Deposits	1
Check Deposit into One Account Only	2
Split Check Deposit (up to 20).....	4
Viewing Mobile Deposit Status.....	5
Additional Information.....	5
Troubleshooting.....	5
Technical Requirements.....	6

Features

- Retail and advisory accounts, both qualified and non-qualified, are eligible to use mobile check deposit.
- You can divide one check deposit to as many as 20 splits. For example, one check can be divided into two accounts.
- Mobile check deposit has a limit of \$250,000 per check. *If the amount exceeds \$250,000 please mail it directly to your financial professional or Pershing.*

Making Mobile Deposits

Follow the step-by-step instructions below to make a mobile deposit. After making the deposit, we suggest you keep the physical check in a secure location *for seven (7) business days* until you have confirmed that the deposit has successfully been credited to your account.

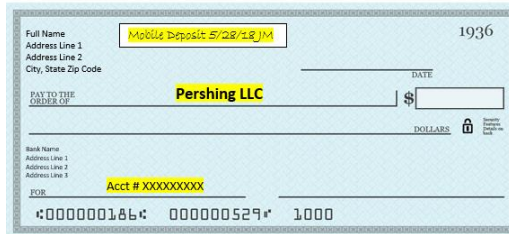
- Make the check payable to Pershing, LLC or to the same title as the account.
- Mobile deposits submitted by 3 p.m. ET and in good order are generally transmitted and posted on the same business day.
- Check deposits are not processed on Saturday, Sunday or on New York Stock Exchange or bank holidays.
- All checks are subject to the standard three-day hold period before funds can be withdrawn.

Depending on what device you are using, the following images may differ slightly from your visual experience, but the process is the same.

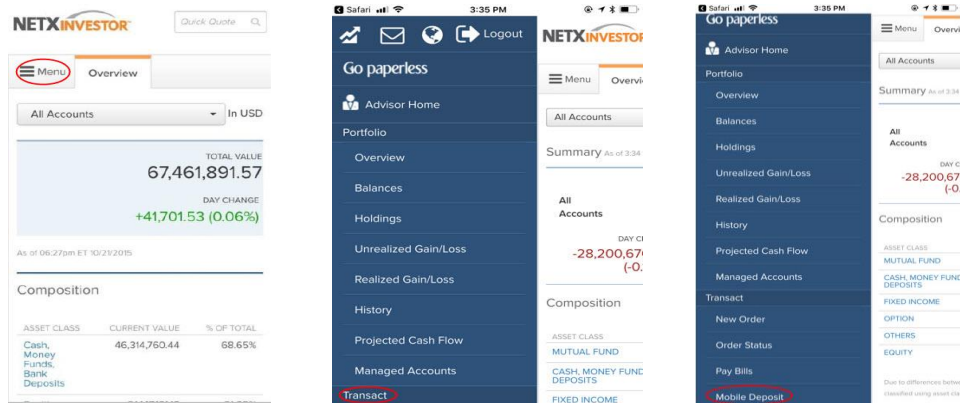
Securities and advisory services offered through Cetera Advisors LLC (doing insurance business in CA as CFGA Insurance Agency LLC), a Broker/Dealer and Registered Investment Adviser, member FINRA/SIPC. Cetera is under separate ownership from any other named entity. Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

Check Deposit into One Account Only

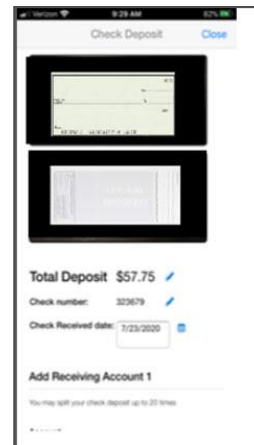
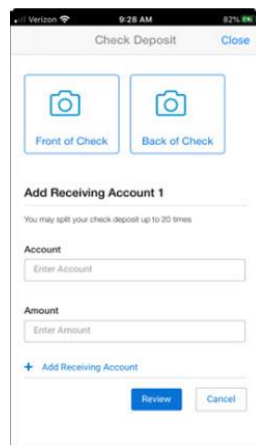
Before depositing the check, please write "mobile deposit" and the date, with your initials, on the front.



1. Tap on **Transact** under the Menu icon. Then, tap on **Mobile Deposit**.

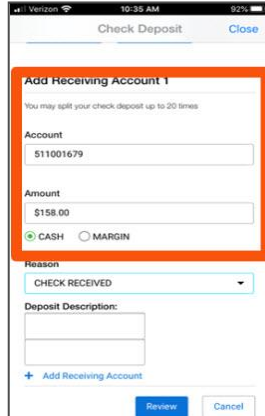


2. Tap **Front of Check** and **Back of Check** to take a photo of the front and back of the check. After the front and back are read, the page refreshes to display the amount, check number and check received date.
 - Modify the amount, check number and check received date if required (the date defaults to the day of the deposit).

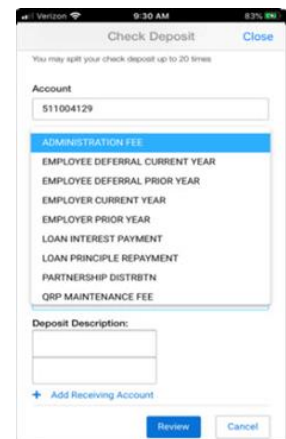


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- Select the desired account, enter the check amount and select the account type. You can choose cash or margin (defaults to cash).

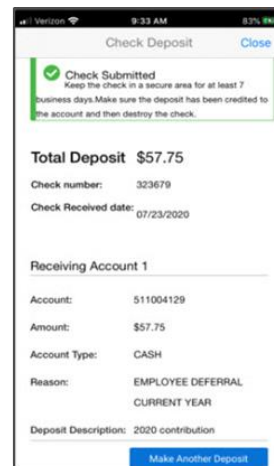
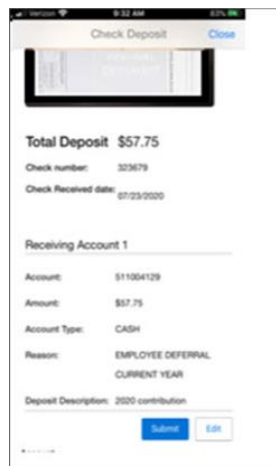


- For retirements accounts only, select a deposit reason (e.g., maintenance fee).
 - For retirement accounts only, you can also choose up to four reasons for depositing into the **same** account. You will enter the account number once, in the split check field under Deposit Description, select **Yes** and choose the reason and amount for that deposit.



- Enter the deposit description if required. Comments are optional, and **they will display in Activity and on the your statement.**

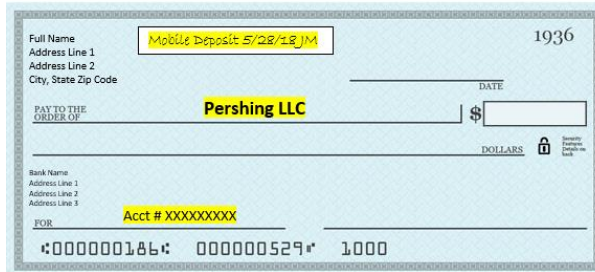
- Tap **Review** to verify the deposit details and tap **Submit**. The **Confirmation** page displays.



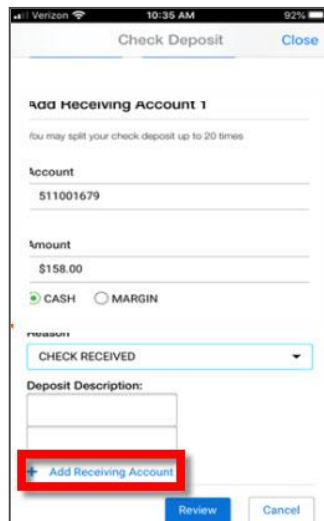
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Split Check Deposit (up to 20)

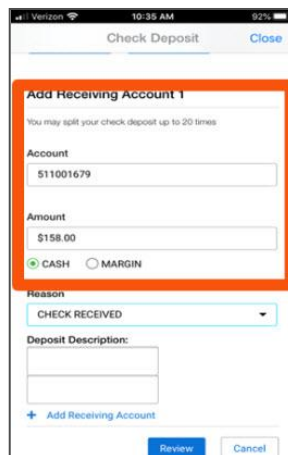
Before depositing the check, please write "mobile deposit" and the date, with your initials, on the front.



1. Follow steps 1-5 above.
2. After you input information for the first account/deposit, click Add Receiving Account.

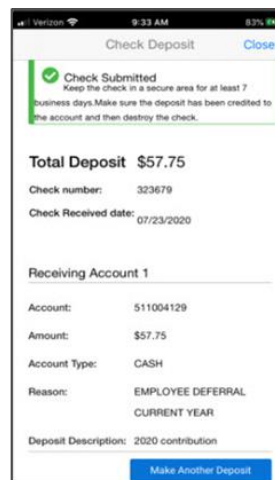


3. Continue to add receiving account information (up to 20 total) until you're finished (just click Add Receiving Account to complete more entries). Enter the deposit description if required. Comments are optional, and they will display in Activity and on your statement.



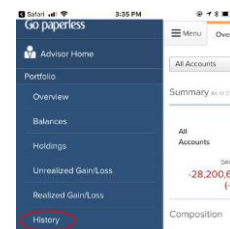
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4. Tap Reivew to verify the doposit details and tap Submit. The Confirmation page displays.



Viewing Mobile Deposit Status

Once the check has been successfully processed, you will be able to see your deposit by tapping on “History” under the Portfolio section in the navigation menu



Additional Information

The following applies to mobile check deposits:

- Third-party checks, cashier’s checks under \$10,000, money orders and non-U.S. dollar checks are not accepted.
- Emailed or photocopied images of a check are not accepted.
- Accounts must already be established and confirmed open by the broker-dealer and our clearing firm, Pershing.
- Your financial professional can let you know of any other restrictions that apply to check deposits in general.

Troubleshooting

- If a mobile deposit is not approved or deleted, contact your financial professional for further action. You may have to resubmit the check.
- The following issues may prevent you from submitting a mobile deposit:

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Image could not be read	The check image is not clear enough. Please submit another image. Ensure the information on the check is clearly readable, you are taking a picture of the check under good lighting, and the 4 corners of the check are aligned inside the frame.
MICR line could not be read	The check image is not clear enough. Please submit another image. Ensure the information on the check is clearly readable, you are taking a picture of the check under good lighting, and the 4 corners of the check are aligned inside the frame.
Mobile check deposit feature unavailable	The mobile check deposit system is unavailable at this time. Please try again later.
Signature missing	The front of your check is not signed. Please have the check signed and retake your pictures to continue.
Amount you supplied does not match amount read by check scanner	The amount you 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	The deposit amounts you entered do not add up to the amount of the check. Check the deposit amounts and submit your request again.
You did not supply the amount	Enter the amount of the check to continue.
Reason code not selected	Enter a reason code to continue.
You 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 \$250,000 per check. Checks that exceed the limit cannot be deposited via mobile check deposit.
Not a U.S. check	This check cannot be deposited via mobile check deposit. Only checks drawn on U.S. financial institutions are eligible for mobile check deposit.
Duplicate deposit	Check has been submitted already. Do you wish to proceed?
MICR line number issue	Unable to deposit check, there is an issue with the MICR line numbers at the bottom of the check. We apologize for the inconvenience.
Missing/Invalid front signature	Your check is missing a signature. Sign the front of your check and retake your photos to continue.

Technical Requirements

- Mobile check deposit is supported if you have the two latest versions iOS or Android.

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