



IAPD Report

MICHAEL EVERARDO CAMACHO

CRD# 2740048

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

MICHAEL EVERARDO CAMACHO (CRD# 2740048)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **02/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/09/2021
IA	LPL FINANCIAL LLC	CRD# 6413	06/09/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	M&T SECURITIES, INC.	17358	SELINGROVE, PA	11/20/2020 - 06/09/2021
B	M&T SECURITIES, INC.	17358	SELINGROVE, PA	11/05/2020 - 06/09/2021
B	VALIC FINANCIAL ADVISORS, INC.	42803	CHICAGO, IL	08/29/2012 - 01/23/2020

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2021
B	Arizona	Agent	Approved	10/26/2022
B	Colorado	Agent	Approved	06/09/2021
B	Florida	Agent	Approved	06/15/2022
B	Maryland	Agent	Approved	08/31/2021
B	Michigan	Agent	Approved	07/25/2023
B	New Jersey	Agent	Approved	07/24/2023
B	New York	Agent	Approved	02/03/2026
B	Ohio	Agent	Approved	06/09/2021
B	Pennsylvania	Agent	Approved	06/09/2021
IA	Pennsylvania	Investment Adviser Representative	Approved	06/22/2021
B	South Carolina	Agent	Approved	07/24/2023
B	Texas	Agent	Approved	12/18/2025



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	07/27/2023
B Washington	Agent	Approved	03/20/2023

Branch Office Locations

LPL FINANCIAL LLC
 33 SOUTH FRONT STREET
 MILTON, PA 17847

LPL FINANCIAL LLC
 1143 NORTH 4TH STREET
 SUNBURY, PA 17801

LPL FINANCIAL LLC
 409 MARKET STREET
 LEWISBURG, PA 17837

LPL FINANCIAL LLC
 2001 W 4TH STREET
 WILLIAMSPORT, PA 17701

LPL FINANCIAL LLC
 LEWISBURG, PA

LPL FINANCIAL LLC
 1071 N SUSQUEHANNA TRL
 SELINGSGROVE, PA 17870

LPL FINANCIAL LLC
 315 EAST CHESTNUT STREET
 MIFFLINBURG, PA 17844

LPL FINANCIAL LLC
 283 HOGAN BOULEVARD
 MILL HALL, PA 17751

LPL FINANCIAL LLC
 405 RIVER AVENUE
 WILLIAMSPORT, PA 17701



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	04/03/1998
General Securities Representative Examination (S7)	Series 7	06/07/1996

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	03/31/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	06/15/1996

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/20/2020 - 06/09/2021	M&T SECURITIES, INC.	CRD# 17358	SELINGSGROVE, PA
B	11/05/2020 - 06/09/2021	M&T SECURITIES, INC.	CRD# 17358	SELINGSGROVE, PA
B	08/29/2012 - 01/23/2020	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	CHICAGO, IL
IA	08/28/2012 - 01/23/2020	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	CHICAGO, IL
B	10/01/2004 - 08/29/2012	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LISLE, IL
IA	10/01/2004 - 08/29/2012	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	LISLE, IL
IA	11/25/2002 - 10/12/2004	QUICK & REILLY, INC.	CRD# 11217	CHICAGO, IL
B	04/11/2002 - 10/12/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	07/21/2000 - 04/16/2002	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	03/20/1998 - 07/28/2000	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	06/10/1996 - 03/11/1998	R A F FINANCIAL CORPORATION	CRD# 1398	DENVER, CO

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2021 - Present	LPL FINANCIAL LLC	Mass Transfer	Y	SELINGSGROVE, PA, United States
06/2021 - Present	LPL FINANCIAL LLC	Mass Transfer	Y	SELINGSGROVE, PA, United States
11/2020 - Present	M&T Securities	Financial Advisor	Y	Selingsgrove, PA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2020 - 10/2020	unemployed	n/a	N	Naperville, IL, United States
08/2012 - 02/2020	VALIC FINANCIAL ADVISORS	REGISTERED REP	Y	CHICAGO, IL, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

No information reported.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MULTI-FINANCIAL SECURITIES CORPORATON
Allegations:	VIOLATIONS OF STATE AND FEDERAL SECURITIES LAW, NEGLIGENCE, BREACH OF CONTRACT, AND FRAUDULENT MISREPRESENTATIONS,
Product Type:	Other: EXCHANGE TRADED FUNDS
Alleged Damages:	\$381,136.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA ARBITRATION
Docket/Case #:	14-02198
Date Notice/Process Served:	07/25/2014
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/08/2015
Monetary Compensation Amount:	\$130,000.00
Individual Contribution Amount:	\$0.00



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MULTI-FINANCIAL SECURITIES CORP.

Allegations: VIOLATIONS OF STATE AND FEDERAL SECURITIES LAW, NEGLIGENCE, BREACH OF CONTRACT, AND FRAUDULENT MISREPRESENTATIONS

Product Type: Other: EXCHANG TRADED FUNDS

Alleged Damages: \$381,136.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA ARBITRATION

Docket/Case #: 14-02198

Filing date of arbitration/CFTC reparation or civil litigation: 07/25/2014

Customer Complaint Information

Date Complaint Received: 08/11/2014

Complaint Pending? No

Status: Settled

Status Date: 07/08/2015

Settlement Amount: \$130,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE TRADES IN QUESTION WERE UNSOLICITED AND STRATEGIES THAT WERE USED WITH ETFs WERE NOT SUGGESTED BY ADVISOR. REP WAS SUBJECT TO THE ARBITRATION BUT NOT NAMED AS A RESPONDENT.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CUSTOMER ALLEGES FINANCIAL ADVISOR FAILED TO FOLLOW INSTRUCTIONS IN HIS ACCOUNT FROM 2000 TO 2002.

Product Type: Other

Other Product Type(s): EQUITIES

Alleged Damages: \$200,000.00

Customer Complaint Information

Date Complaint Received: 07/08/2005



Complaint Pending? No
Status: Denied
Status Date: 08/31/2005
Settlement Amount:

Individual Contribution Amount:
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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC

Allegations: CUSTOMER ALLEGES FINANCIAL ADVISOR FAILED TO FOLLOW INSTRUCTIONS IN HIS ACCOUNT FROM 2000 TO 2002

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$200,000.00

Customer Complaint Information

Date Complaint Received: 07/13/2005
Complaint Pending? No
Status: Denied
Status Date: 09/12/2005

Settlement Amount:
Individual Contribution Amount:

Broker Statement THE CLIENT'S ACCOUNT RECORDS WILL DOCUMENT THAT NONE OF THESE CLAIMS HAVE ANY VALIDITY. I WAS NOT PRESENT AT THE FIRM DURING THE TIME THIS CLIENT ALLEGES THE UNAUTHORIZED TRADING OCCURRED. I LEFT MORGAN STANLEY IN JULY OF 2000. RECORDS WILL SHOW THAT THIS CLIENT HAD WITHDRAWN THE ENTIRE BALANCE OF HIS ACCOUNT JUST MONTHS BEFORE WITH SUBSTANTIAL GAINS BEFORE THE MARKET COULD HAVE CAUSED THE SUGGESTED DAMAGE. THE SPECIFIC INSTANCE INVOLVING QUALCOM WAS AN IPO THAT THE CLIENT PARTICIPATED IN, BUT DID NOT GET ALL OF THE SHARES HE INITIALLY REQUESTED. HE UNDERSTOOD THIS AT THAT TIME, BECAUSE THIS CLIENT PARTICIPATED IN IPOS QUITE FREQUENTLY AND WAS VERY MUCH AWARE OF THE ALLOCATION PROCESS REGARDING THEM.



End of Report

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