BrokerCheck Report

Richard Lee Chambers Jr

CRD# 2435036

Section Title	Page(s)

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.
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Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

Richard L. Chambers Jr

CRD# 2435036

Currently employed by and registered with the following Firm(s):

IA **LPL FINANCIAL LLC**
600 BUTLER CROSSING
BUTLER, PA 16001
CRD# 6413
Registered with this firm since: 03/07/2023

B **LPL FINANCIAL LLC**
600 BUTLER CROSSING
BUTLER, PA 16001
CRD# 6413
Registered with this firm since: 03/07/2023

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 5 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

IA **U.S. BANCORP INVESTMENTS, INC.**
CRD# 17868
SAINT PAUL, MN
11/2019 - 03/2023

B **U.S. BANCORP INVESTMENTS, INC.**
CRD# 17868
BRILLIANT, OH
11/2019 - 03/2023

IA **CUNA BROKERAGE SERVICES, INC.**
CRD# 13941
WAVERLY, IA
03/2017 - 11/2019

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 5 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY**
FORT MILL, SC 29715

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	03/07/2023

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	04/24/2025
B	Pennsylvania	Agent	Approved	03/07/2023
IA	Pennsylvania	Investment Adviser Representative	Approved	03/07/2023
B	Tennessee	Agent	Approved	03/07/2023
B	West Virginia	Agent	Approved	03/07/2023
B	Wisconsin	Agent	Approved	03/07/2023

Branch Office Locations

LPL FINANCIAL LLC
600 BUTLER CROSSING
BUTLER, PA 16001

Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	02/07/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	12/03/1999
B	Uniform Securities Agent State Law Examination	Series 63	03/01/1994

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications

Professional Designations

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

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	11/2019 - 03/2023	U.S. BANCORP INVESTMENTS, INC.	17868	BRILLIANT, OH
B	11/2019 - 03/2023	U.S. BANCORP INVESTMENTS, INC.	17868	BRILLIANT, OH
B	03/2017 - 11/2019	CUNA BROKERAGE SERVICES, INC.	13941	GURNEE, IL
IA	03/2017 - 11/2019	CUNA BROKERAGE SERVICES, INC.	13941	GURNEE, IL
IA	04/2013 - 03/2017	BCU WEALTH ADVISORS, LLC	164173	VERNON HILLS, IL
B	06/2012 - 03/2017	CUSO FINANCIAL SERVICES, L.P.	42132	VERNON HILLS, IL
IA	06/2012 - 03/2017	CUSO FINANCIAL SERVICES, L.P.	42132	VERNON HILLS, IL
B	05/2012 - 06/2012	U.S. BANCORP INVESTMENTS, INC.	17868	FOX LAKE, IL
IA	05/2012 - 06/2012	U.S. BANCORP INVESTMENTS, INC.	17868	FOX LAKE, IL
B	07/2010 - 06/2012	CUSO FINANCIAL SERVICES, L.P.	42132	VERNON HILLS, IL
IA	07/2010 - 06/2012	CUSO FINANCIAL SERVICES, L.P.	42132	VERNON HILLS, IL
IA	01/2006 - 07/2010	CUNA BROKERAGE SERVICES, INC.	13941	VERNON HILLS, IL
B	12/2005 - 07/2010	CUNA BROKERAGE SERVICES, INC.	13941	VERNON HILLS, IL
B	05/2005 - 12/2005	NATIONWIDE SECURITIES, INC.	11173	COLUMBUS, OH
IA	10/2004 - 05/2005	PRINCOR FINANCIAL SERVICES CORPORATION	1137	WEIRTON, WV
B	11/2003 - 05/2005	PRINCOR FINANCIAL SERVICES CORPORATION	1137	DES MOINES, IA
B	04/2003 - 10/2003	ALLEGHENY INVESTMENTS, LTD.	7597	PITTSBURGH, PA
B	09/2002 - 04/2003	PRINCOR FINANCIAL SERVICES CORPORATION	1137	DES MOINES, IA
B	12/1997 - 08/2002	CUNA BROKERAGE SERVICES, INC.	13941	WAVERLY, IA
B	03/1995 - 07/1997	GRUNTAL & CO., L.L.C.	372	NEW YORK, NY

Registration and Employment History

Registration History, continued

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	02/1994 - 03/1995	J.J.B. HILLIARD, W.L. LYONS, INC.	453	LOUISVILLE, KY

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
07/2025 - Present	CLEARVIEW FEDERAL CREDIT UNION	Registered Representative	Y	BUTLER, CA, United States
03/2023 - Present	LPL Financial LLC	Financial Consultant	Y	HARRISBURG, PA, United States
03/2023 - 07/2025	PSECU	Financial Consultant	Y	HARRISBURG, PA, United States
11/2019 - 03/2023	U.S. Bancorp Investments, Inc.	Wealth Management Advisor	Y	Algonquin, IL, United States
03/2017 - 11/2019	CUNA Brokerage Services, Inc.	Registered Representative	Y	WAVERLY, IA, United States
03/2017 - 11/2019	CUNA Mutual Group	Agent	Y	WAVERLY, IA, United States
03/2013 - 03/2017	BCU WEALTH ADVISORS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	VERNON HILLS, IL, United States
06/2012 - 03/2017	BAXTER CREDIT UNION	REGISTERED REPRESENTATIVE	Y	VERNON HILLS, IL, United States
06/2012 - 03/2017	CUSO FINANCIAL SERVICES, LP	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, United States

Registration and Employment History

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

1) 03/07/2023 - PSECU Financial -Services available through LPL Financial LLC- DBA for LPL Business (entity for LPL business) - inv. related - at reported business location(s) - Start Date:03/06/2023 - 0 Hrs/Mth - 0Hrs During Trading.

2) 07/07/2025 - Clearview Wealth Management - Investment Related - DBA for LPL Business (entity for LPL business) - At Reported Business Location(s) - Start Date:06/09/2025 - 160 Hrs/Mth - 130 Hrs During Trading.

3) 07/13/2025 - Clearview Wealth Management Group - Investment Related - DBA for LPL Business (entity for LPL business) - At Reported Business Location(s) - Start Date:07/08/2025 - 160 Hrs/Mth - 130 Hrs During Trading.

Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   - o

3. **Disclosure events in BrokerCheck reports come from different sources:**
   - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
   - o

4. **There are different statuses and dispositions for disclosure events:**
   - o A disclosure event may have a status of *pending, on appeal,* or *final.*
     - ▪ A "pending" event involves allegations that have not been proven or formally adjudicated.
     - ▪ An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - ▪ A "final" event has been concluded and its resolution is not subject to change.
   - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - ▪ A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least $5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRINCOR FINANCIAL SERVICES CORPORATION
Allegations:	CUSTOMER ALLEGES THAT THE REPRESENTATIVE DID NOT INFORM HIM ABOUT THE SURRENDER CHARGES THAT APPLY TO SOME WITHDRAWLS FROM THE CONTRACT. TOTAL DAMAGES ARE UNSPECIFIED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	09/19/2005
Complaint Pending?	No
Status:	Denied
Status Date:	09/28/2005
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PRINCOR FINANCIAL SERVICES CORPORATION
Allegations:	CUSTOMER ALLEGES THAT THE REPRESENTATIVE DID NOT INFORM HIM ABOUT THE SURRENDER CHARGES THAT APPLY TO SOME WITHDRAWLS FROM THE CONTRACT.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	09/19/2005
Complaint Pending?	No
Status:	Denied
Status Date:	09/28/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	REPRESENTATIVE STATES HE INFORMED CUSTOMER ABOUT SURRENDER CHARGES ON VARIABLE ANNUITY AT TIME OF SALE AND THAT THE CUSTOMER ADVISED REPRESENTATIVE THAT HE WOULD NOT MAKE WITHDRAWALS FROM THE VARIABLE ANNUITY IN EXCESS OF 10% FOR AT LEAST FIVE YEARS.

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CUNA MUTUAL GROUP
Allegations:	IN 1999, THE CUSTOMERS MOVED FROM A FIXED ANNUITY TO A VARIABLE ANNUITY. ACCOUNT APPLICATIONS WERE SENT TO THE CUSTOMERS IN VA. THE CUSTOMERS SIGNED OFF & RETURNED THE APPS. IN MARCH OF 92, AFTER THEY HAVE 1035'D TH ACCT OVER TO A NEW VARIABLE ANNUITY, THE NEW REP THEY WERE WORKING WITH TOLD THEM THEY SHOULD CONTACT CUNA TO SEE WHAT THEY COULD RECOVER AS FAR AS THE FEE WENT BECAUSE THERE WAS A CDSC ON IT. THEY CLAIMED THAT

THEY NEVER SIGNED AGREEMENT. NO ACTION TAKEN.

Product Type: Other

Other Product Type(s): MEMBERS VARIABLE ANNUITY

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 03/01/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/16/2002

Settlement Amount: $0.00

Individual Contribution Amount: $0.00

End of Report

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