

BrokerCheck Report

MICHAEL EVERARDO CAMACHO

CRD# 2740048

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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:
 - o 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
 - o 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.

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.

**MICHAEL E. CAMACHO**

CRD# 2740048

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

IA LPL FINANCIAL LLC
 1071 N SUSQUEHANNA TRL
 SELINGROVE, PA 17870
 CRD# 6413
 Registered with this firm since: 06/09/2021

B LPL FINANCIAL LLC
 1071 N SUSQUEHANNA TRL
 SELINGROVE, PA 17870
 CRD# 6413
 Registered with this firm since: 06/09/2021

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
- 11 U.S. states and territories

This broker has passed:

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

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

- IA M&T SECURITIES, INC.**
 CRD# 17358
 BUFFALO, NY
 11/2020 - 06/2021
- B M&T SECURITIES, INC.**
 CRD# 17358
 SELINGROVE, PA
 11/2020 - 06/2021
- B VALIC FINANCIAL ADVISORS, INC.**
 CRD# 42803
 CHICAGO, IL
 08/2012 - 01/2020

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 11 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	06/09/2021

	U.S. State/ Territory	Category	Status	Date
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	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
IA	Texas	Investment Adviser Representative	Restricted Approval	07/27/2023



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Washington	Agent	Approved	03/20/2023

Branch Office Locations

LPL FINANCIAL LLC

1071 N SUSQUEHANNA TRL
SELINGROVE, PA 17870

LPL FINANCIAL LLC

1143 NORTH 4TH STREET
SUNBURY, PA 17801

LPL FINANCIAL LLC

315 EAST CHESTNUT STREET
MIFFLINBURG, PA 17844

LPL FINANCIAL LLC

33 SOUTH FRONT STREET
MILTON, PA 17847

LPL FINANCIAL LLC

409 MARKET STREET
LEWISBURG, PA 17837

LPL FINANCIAL LLC

283 HOGAN BOULEVARD
MILL HALL, PA 17751

LPL FINANCIAL LLC

2001 W 4TH STREET
WILLIAMSPORT, PA 17701

LPL FINANCIAL LLC

405 RIVER AVENUE
WILLIAMSPORT, PA 17701

LPL FINANCIAL LLC

LEWISBURG, PA



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, 3 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 Futures Managed Funds Examination	Series 31	04/03/1998
B General Securities Representative Examination	Series 7	06/07/1996

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	03/31/1998
B Uniform Securities Agent State Law Examination	Series 63	06/15/1996

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	11/2020 - 06/2021	M&T SECURITIES, INC.	17358	SELINGSGROVE, PA
B	11/2020 - 06/2021	M&T SECURITIES, INC.	17358	SELINGSGROVE, PA
B	08/2012 - 01/2020	VALIC FINANCIAL ADVISORS, INC.	42803	CHICAGO, IL
IA	08/2012 - 01/2020	VALIC FINANCIAL ADVISORS, INC.	42803	CHICAGO, IL
B	10/2004 - 08/2012	MULTI-FINANCIAL SECURITIES CORPORATION	10299	LISLE, IL
IA	10/2004 - 08/2012	MULTI-FINANCIAL SECURITIES CORPORATION	10299	LISLE, IL
IA	11/2002 - 10/2004	QUICK & REILLY, INC.	11217	CHICAGO, IL
B	04/2002 - 10/2004	QUICK & REILLY, INC.	11217	NEW YORK, NY
B	07/2000 - 04/2002	UBS PAINWEBBER INC.	8174	WEEHAWKEN, NJ
B	03/1998 - 07/2000	DEAN WITTER REYNOLDS INC.	7556	PURCHASE, NY
B	06/1996 - 03/1998	R A F FINANCIAL CORPORATION	1398	DENVER, CO

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
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	Selingrove, PA, United States



Registration and Employment History

Employment History, continued

Employment	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 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.

No information reported.

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 disclosure 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 - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

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:	Broker
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.



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 1

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:

Reporting Source: Broker

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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