Chapter 6 - Transcripts from File-to-File Comparison

18 File FAQ Transcript

**User**

Can you help me with my issues with PDF files?

**18 FAQ Files**

Of course, I'd be happy to help you with your PDF file issues. Please let me know what specific issues you're facing or what kind of assistance you need with the PDF files.

**User**

How do I signin on the cellphone?

**18 FAQ Files**

To sign in to Alligiance on your cellphone, you will need a username and password for online and phone access to your account. If you do not have a username or password, you will need to register with Alligiance. You can do this by visiting their website and registering for online access. Once you have registered, you can use your username and password to access your account from your cellphone[1].

It's important to note that the Alligiance website is best viewed and most secure using the latest versions of web browsers such as Microsoft Internet Explorer (for Windows 7 & 8), Google Chrome, Mozilla Firefox, and Apple Safari (for Mac operating systems only). Using the latest supported browser will ensure the best experience and security when accessing Alligiance on your cellphone[2].

If you encounter any issues with logging in on your cellphone or have further questions, please let me know so I can assist you further.

[1][2]

**User**

I don’t want one of my accounts to show up online

**18 FAQ Files**

To prevent one of your accounts from showing up online, you may need to take specific actions related to that account. If it's an Alligiance Cash Management Account, one way to open such an account is to enroll online. Therefore, if you no longer want this account to appear online, you may need to take steps to close or remove it from your online access. You can visit the Alligiance website and navigate to the "open an account" section to find further instructions on how to manage or remove accounts from online visibility[1].

If you need further assistance or specific instructions on how to proceed with this, please let me know, and I'd be happy to help further.

[1]

**User**

I can’t seem to label my company account.

**18 FAQ Files**

I couldn't find specific information about labeling a company account in the documents provided. If you have a specific platform or service in mind where you're trying to label your company account, I'd recommend reaching out to their support team for guidance.

If you have any other inquiries or need assistance with something else, feel free to let me know!

**User**

I don’t want one of my accounts to show up online

**18 FAQ Files**

It seems that the interactive statement feature allows you to customize your statement by adding or hiding accounts. This may provide the option to hide specific accounts from being displayed online[1]. If you have access to the online platform for your accounts, you may be able to modify the visibility settings there. If you need further assistance with this, I recommend reaching out to the customer support team of the platform in question for specific guidance on hiding accounts from being displayed online.

[1]

**User**

Explain step by step

**18 FAQ Files**

Certainly! Here are the general steps to hide an account online, based on the information found:

1. Log in to your online account platform.
2. Navigate to the interactive statement feature or the section where account visibility can be customized.
3. Look for options related to customizing your statement or managing account visibility.
4. Select the specific account you wish to hide from the online display.
5. Save or apply the changes to update the visibility settings.

If you encounter any difficulties or have trouble finding the specific settings, contacting the customer support team of the online platform for detailed guidance would be advisable. They can provide step-by-step instructions tailored to the specific features and interface of their system.

**User**

I mistakenly bought a stock within 30 days of selling the same stock. What happens?

**18 FAQ Files**

If you have bought and sold the same security within a very short period, typically within the same business day, it is known as a "pattern day trading" activity. Pattern day trading, as defined by FINRA rules, has specific guidelines for minimum equity and meeting day trade margin calls[1]. Accounts identified as pattern day trade accounts include balance fields not displayed for other account types, and they are subject to specific regulations and restrictions.

In general, if a pattern day trader exceeds the account’s day trade buying power, or fails to meet day trade margin calls, it can lead to restrictions and reductions in buying power for a certain period of time[2].

It's important to note that these regulations are specific to pattern day trading activities and may vary based on the specific financial institution or brokerage. I would recommend reaching out to the support team of your brokerage or financial institution for specific guidance on how this activity would affect your account and what steps should be taken to address any potential consequences.

[1][2]

**User**

Where is my company options transactions?

**18 FAQ Files**

Your company's options transactions can typically be found under the "held in options" section, which provides the market value of all long and short options positions held in the account[1]. It's advisable to navigate to your account's specific options or derivatives section to view the details of the transactions.

If you need further assistance in locating this information, or if you have other questions, feel free to ask!

[1]

**User**

I see a charge for ARD, what is that?

**18 FAQ Files**

The charge for "ARD" stands for "American Depositary Receipt (ADR) fee." This fee is not charged by Alligiance, but rather by the ADR agent. ADR prospectuses outline the custody and reclamation fees that agents often are authorized to impose on shareholders. It's important to note that this fee is processed separately from any foreign tax withholding and may reduce the gross dividend amount to a net amount that is paid to the shareholders[1].

If you have further questions about potential tax liabilities or dividend withholding related to these fees, it's advisable to contact a qualified tax advisor for guidance.

If you have any other questions or need further assistance, feel free to ask!

[1]

**User**

I messed up my order, how can I stop it?

**18 FAQ Files**

The ability to stop an order can depend on the type of order placed, as well as the specific policies of the exchanges and market makers. Stop orders are generally used to protect a profit or prevent further loss if the price of a security moves against you. However, the specialists on the various exchanges and market makers have the right to refuse stop orders under certain market conditions[1].

To stop an order, it's advisable to contact the customer support team of your broker or financial institution immediately for guidance on the specific order in question. They can provide assistance in stopping the order if the conditions allow for it.

If you need further assistance or have other questions, feel free to ask!

[1]

**User**

how about an open order?

**18 FAQ Files**

For an open order or a "good 'til canceled" (GTC) order, the order remains in effect until it is executed or until you decide to cancel it. However, it's important to note that all open GTC orders will expire 180 calendar days after they are placed. If the 180th day falls on a weekend or holiday, those orders will expire on the first business day following the expiration day .

In order to manage open orders, it's recommended to log in to your account and access the order management section specific to your broker or financial institution. From there, you should be able to view and manage your open orders, including the option to cancel them if needed.

If you require further assistance with managing open orders, I suggest reaching out to the customer support team of your broker or financial institution for personalized guidance.

If you have any other questions or need additional assistance, feel free to let me know!

**User**

Can I edit my ressistance levels?

**18 FAQ Files**

It appears that there is information on changing support and resistance levels. A dropdown menu allows you to choose from several different support and resistance time frames to provide a look at short-, medium-, and long-term trading thresholds. You may choose support and resistance time frames independent from your chart time and frequency choice .

If you need further details or specific instructions on how to edit or modify the support and resistance levels, I recommend reaching out to the customer support team of your brokerage or financial institution for personalized guidance. They can provide step-by-step instructions tailored to their platform and services.

**User**

I want my son to have access, how do I make that happen?

**18 FAQ Files**

I did not find specific information on granting access to another person in the documents provided. To grant access to your son, I recommend contacting the customer support team of your brokerage or financial institution directly. They will provide you with the necessary steps and guidance to set up access for your son, including any required documentation or permissions.

If you have any other questions or need further assistance, feel free to let me know!

**User**

Is there a form to fill out to give my son access?

**18 FAQ Files**

I wasn't able to find specific information on an access authorization form for a son in the provided documents.

To proceed with granting your son access to your account, I recommend reaching out to the customer support team of your brokerage or financial institution directly. They will provide you with the necessary steps and guidance to set up access for your son, including any required documentation or permissions. This direct communication will ensure that you receive accurate and personalized guidance for your specific situation.

If you have additional questions or need further assistance, please feel free to let me know!

**User**

I saw something about price improvements, can you explain?

**18 FAQ Files**

Price improvement refers to the difference between the order execution price and the best available market price at the time the order was placed. It is typically calculated for both buy and sell market orders, and for buy limit and sell limit orders. The calculation reflects the potential improvement in price obtained compared to the best bid or ask price at the time the order was submitted, or the limit price used. This information can help investors gauge the effectiveness of their order placement in obtaining a favorable price in the market .

If you have further questions about price improvement or need additional details, feel free to ask!

**User**

Explain how to use a bucket

**18 FAQ Files**

It seems that the term "bucket" did not yield relevant information in the documents provided. To clarify and provide accurate assistance, could you please specify what context or industry the term "bucket" pertains to? This will help me tailor the information to your specific needs.

**User**

I mean basket

**18 FAQ Files**

After reviewing the documents, it seems that the concept of using a "basket" refers to a specific feature related to trading, likely involving the ability to buy and sell individual securities within the basket at any time. Additionally, it seems that there are options for setting allocation weightings for baskets based on dollars, shares, or percentage, and that tracking performance and gain/loss of the securities within the basket is also possible. If you require more specific information on using a basket in the context of trading, I recommend reaching out to the customer support team of your financial institution. They can provide detailed guidance and support on utilizing the basket feature for trading and investment activities.

**User**

Can I buy on margins?

**18 FAQ Files**

Yes, it is possible to buy securities on margin. When you buy on margin, you are essentially borrowing funds from your broker to purchase investments. This allows you to leverage your investment capital and potentially increase your purchasing power. It's important to note that buying on margin involves additional risks and is not suitable for all investors.

Before buying on margin, it's crucial to understand the risks associated with margin investing and to carefully review your investment objectives, financial resources, and risk tolerance. Leverage risk and maintenance call risk are important factors to consider, as they can significantly impact your investment outcomes.

It's strongly recommended to consult with your financial advisor or the customer support team of your broker to fully understand the implications and risks associated with buying on margin before proceeding.

If you need further details or have other questions, feel free to ask!

**User**

Give me an example

**18 FAQ Files**

Certainly! Let's say you want to purchase $10,000 worth of stocks, but you only have $5,000 in your account. In this scenario, you could use margin to borrow the additional $5,000 from your broker and purchase the $10,000 worth of stocks.

Here's an example of how this would work:

1. Without Margin:
   * You have $5,000.
   * You can only purchase $5,000 worth of stocks.
2. With Margin:
   * You have $5,000.
   * You borrow an additional $5,000 from your broker on margin.
   * You now have $10,000 to purchase stocks.

Margin essentially allows you to increase your purchasing power by borrowing against the assets you already have, making it possible to invest more than the cash you have on hand. However, it's important to keep in mind that using margin also increases the potential for both gains and losses, as it amplifies the impact of market movements on your investments.

Before considering the use of margin, it's strongly advisable to thoroughly understand the risks involved and to consult with a financial advisor to ensure it aligns with your investment goals and risk tolerance.

If you have any further questions or need additional information, feel free to ask!

**User**

I heard there are some scary downsides. Is that true?

**18 FAQ Files**

Yes, there are indeed significant risks and downsides associated with buying on margin. These include:

1. **Magnified Losses**: While buying on margin can amplify potential gains, it can also significantly increase losses. If the value of the securities purchased with borrowed funds decreases, the losses will be magnified, and you may be required to deposit additional funds to meet margin calls.
2. **Margin Calls**: If the value of the securities bought on margin falls below a certain threshold, you may receive a margin call from your broker, requiring you to deposit additional funds into your account to meet the minimum margin requirements. Failing to meet a margin call can lead to the forced liquidation of your assets at a loss.
3. **Interest Costs**: Borrowing on margin entails interest costs on the borrowed funds, which can impact your overall investment returns.
4. **Time Pressure**: Margin calls can create time pressure, as you may need to come up with additional funds promptly to meet the call, potentially limiting your investment options.
5. **Forced Liquidation**: If you are unable to meet a margin call, your broker may forcibly liquidate some or all of your securities to cover the borrowed amount, potentially resulting in substantial losses.

Given these risks, it's important to carefully consider whether buying on margin aligns with your risk tolerance, investment goals, and financial situation. Before considering margin investing, it's advisable to obtain professional financial advice and thoroughly understand the implications and potential downsides associated with margin trading.

If you have more questions or need further details, feel free to ask!

**User**

I want to mail a deposit

**18 FAQ Files**

To mail a deposit, you would typically need to follow these steps:

1. **Prepare a Check**: Make a check payable to your brokerage or financial institution, and write your account number on the check. Ensure the amount matches the deposit you intend to make.
2. **Complete a Deposit Slip**: Some institutions might require you to fill out a deposit slip with your account information and the amount being deposited. If a deposit slip is required, it can be obtained from your financial institution or possibly printed from their website.
3. **Secure Envelope**: Place the check and deposit slip (if required) in a sealed and secure envelope.
4. **Address and Mail**: Write the address of your brokerage or financial institution on the envelope, along with any additional details required (such as a specific department or attention line).
5. **Verify Mailing Instructions**: It's important to verify the correct mailing address and any specific instructions for depositing funds by mail. This information can usually be found on the institution's website or by contacting their customer service.
6. **Consider Registered Mail**: For added security, you may choose to send the deposit via certified or registered mail to ensure safe delivery.

Before mailing the deposit, it's recommended to confirm the specific deposit instructions and the correct mailing address with your brokerage or financial institution to ensure that the deposit is processed accurately and efficiently.

If you have any other questions or need further assistance, feel free to ask!

**User**

Where to?

**18 FAQ Files**

To determine the correct address for mailing your deposit, it's best to refer to the instructions provided by your brokerage or financial institution. This information is often available on their website, within the deposit section of your account, or by contacting their customer service.

If you have the physical mailing address of your brokerage or financial institution, you can send the deposit to that address. If you need further assistance in locating the correct address, or if you have any other questions, feel free to let me know, and I can assist you further.

**User**

Look again

**18 FAQ Files**

Based on the provided document, to deposit securities to your Alligiance account, you would need to endorse the certificates exactly as they are registered on the face and ensure the registration corresponds with the name shown on your brokerage account. After endorsing the certificates, you would write "to regional bank service co. llc" on the back and include your brokerage account number on the face of the certificates. Once the certificates are prepared, you would send them to the address provided:

Alligiance Investments Attn: Banking Services Mail Zone KC1N 100 Crosby Parkway Covington, KY 41015

It's important to note that you may send your certificates by registered mail for security and that securities not in good order are not negotiable until the certificates have cleared transfer.

If you have any additional questions or if there's anything else I can assist you with, feel free to let me know!

**User**

Explain Calls

**18 FAQ Files**

In the context of investments, a "call" typically refers to a financial derivative known as a "call option." A call option gives the holder the right, but not the obligation, to buy a specific quantity of an underlying asset at a predetermined price (the strike price) within a specified period of time.

Here is a simplified example of how call options work:

1. **Scenario**: You are interested in purchasing a call option for Company ABC, which is currently trading at $100 per share.
2. **Call Option Details**: You purchase a call option for Company ABC with a strike price of $110 and an expiration date of one month.
3. **Expectations**: By purchasing this call option, you anticipate that the price of Company ABC's stock will rise above $110 within the next month.
4. **Outcome Scenarios**:
   * **If the stock price rises**: If the price of Company ABC's stock rises above $110 within the next month, you have the right to buy the stock at the lower strike price of $110, even if the market price is higher. You could then either sell the stock at the higher market price or hold onto it.
   * **If the stock price does not rise**: If the price of Company ABC's stock remains below $110, you are not obligated to exercise the option, and you may choose to let the option expire without executing a purchase.

It's important to keep in mind that call options involve risk, as the price of the underlying asset may not move as anticipated, and the option may expire worthless.

If you have further questions about call options, or if there's anything else I can clarify, feel free to ask!

**User**

I think someone has stolen my Visa help!

**18 FAQ Files**

If you believe that your Visa card has been stolen or compromised, it's important to take immediate action to safeguard your finances and personal information. Here are critical steps to follow:

1. **Contact Your Card Issuer**: Notify your Visa card issuer as soon as possible to report the theft or unauthorized use of your card. They can assist in canceling the card and preventing any further unauthorized transactions.
2. **Monitor Your Account**: Regularly monitor your account activity to identify any unauthorized transactions and report them to your card issuer. Visa cardholders are typically protected by liability protection policies for unauthorized transactions, but it's crucial to report them promptly.
3. **Update Security Information**: If any online account credentials or personal information were compromised, update your security details, such as passwords and PINs, to prevent further unauthorized access.
4. **File a Police Report**: Consider filing a police report to document the theft or unauthorized use of your Visa card and to provide additional evidence for your card issuer.
5. **Review Your Credit Report**: Keep an eye on your credit report for any unusual activity or new accounts opened in your name, as this can indicate broader identity theft.

Remember, quick action is crucial in cases of card theft or unauthorized use. Contacting your card issuer promptly can help limit your liability for any unauthorized transactions and protect your financial security.

If you need further assistance or have other questions, feel free to ask for additional guidance.

**User**

Who do I call?

**18 FAQ Files**

In the event of a stolen or compromised Visa card, you should immediately contact your card issuer to report the incident and take the necessary steps to protect your account. The specific contact information for your Visa card issuer can typically be found on the back of your Visa card or on your billing statements. Additionally, you can usually find the contact number for lost or stolen cards on the issuer's website or by conducting a quick online search for the customer service number of your card issuer.

If you have access to your card issuer's website or mobile app, you may also find a dedicated section for reporting lost or stolen cards and for contacting customer support.

Promptly reporting the theft or unauthorized use of your Visa card is crucial to preventing further unauthorized transactions and protecting your financial security. If you require further assistance or if there's anything else I can do for you, please feel free to ask.

**User**

What is your number?

**18 FAQ Files**

As an AI digital assistant, I don't have a direct phone number, as I'm here to assist and provide information through this platform. If you have any questions or need assistance with a specific topic, feel free to ask here, and I'll be more than happy to help!

**User**

When will my money be available to trade?

**18 FAQ Files**

The availability of funds for trading can depend on several factors, including the type of deposit, the specific financial institution's policies, and regulatory requirements. In general, cash deposits made by electronic transfer or wire transfer are typically available for trading on the day of deposit or the next business day. However, it's important to note that deposit availability timelines may vary based on the specific circumstances and the policies of your brokerage or financial institution.

To obtain the most accurate information regarding the availability of your deposited funds for trading, I recommend reaching out to the customer support team of your brokerage or financial institution. They can provide personalized guidance based on the specifics of your deposit and account.

If you have any other questions or need further assistance, feel free to ask!

**User**

I need money from my IRA

**18 FAQ Files**

Withdrawing funds from your Individual Retirement Account (IRA) typically requires following specific procedures and being mindful of potential tax implications and penalties. Here are key points to consider:

1. **Age Considerations**: If you are younger than 59½ years old, withdrawals from a Traditional IRA may generally be subject to taxes and an additional 10% early withdrawal penalty. Roth IRAs allow penalty-free withdrawals of contributions at any time, but earnings on those contributions may be subject to penalties if certain conditions are not met.
2. **Tax Considerations**: Withdrawals from a Traditional IRA are typically taxed as ordinary income. However, qualified withdrawals from a Roth IRA are typically tax-free.
3. **Required Minimum Distributions (RMDs)**: Once you reach the age of 72, you will be required to start taking mandatory withdrawals from your Traditional IRA, known as Required Minimum Distributions (RMDs).
4. **Consult a Professional**: It's advisable to consult with a tax advisor, financial planner, or the custodian of your IRA to fully understand the potential tax consequences, penalties, and necessary steps for making a withdrawal from your IRA.

If you have any other questions or need further guidance on this matter, feel free to ask for more information.

Single File FAQ Transcript

**User**

Can you help me with my issues with PDF files?

**Single File FAQ**

I found some information that might help with the issues you're experiencing with PDF files. Here are some steps to try if you're having difficulty viewing or printing Adobe PDF forms:

1. Install the current version of Adobe Reader on your computer. Note that most mobile devices are not able to access PDF documents, so it's recommended to use a desktop computer instead.
2. Verify that your browser is using Adobe Reader correctly.
3. If you're still experiencing issues after following these steps, you can see Adobe's advanced troubleshooting guide for help with displaying or printing the form[1].

I hope this helps! If you have further questions or issues, feel free to ask.

[1]

**User**

How do I signin on the cellphone?

**Single File FAQ**

When signing in on a cellphone, it's important not to use the "Remember me" feature on public computers, such as those in a library or Internet cafe. This is because the "Remember me" feature stores your username on the computer you're using[1]. If you need any further assistance with signing in on your cellphone, feel free to ask!

[1]

**User**

I don’t want one of my accounts to show up online

**Single File FAQ**

To ensure that one of your accounts does not show up online, you can consider the following:

1. Avoid logging into the account from devices or networks that are not secure or trusted.
2. Be cautious about sharing account information, such as usernames or passwords, with others.
3. Regularly monitor your account activity and report any unauthorized transactions or suspicious activity to the account provider.

If you have specific concerns about the visibility of your account, it may be beneficial to reach out to the account provider for further guidance on account privacy and security measures. If you need more specific information, please let me know!

**User**

I can’t seem to label my company account.

**Single File FAQ**

I'm sorry, but it seems like there was an issue retrieving the specific guidance for labeling your company account. Let me try a different approach to ensure I provide you with the correct information.

**User**

I don’t want one of my accounts to show up online

**Single File FAQ**

You can hide certain accounts by following these steps:

1. Select the "Customize" link above the listing of your accounts.
2. Under "Name and group your accounts," an option to "Hide this account" will be available for the accounts you can hide individually, such as those with a zero balance, credit card accounts, or other accounts you're authorized to view.
3. Check the box for the accounts you want to hide[1].

[1]

**User**

I mistakenly bought a stock within 30 days of selling the same stock. What happens?

**Single File FAQ**

When you sell a stock and then repurchase the same stock within 30 days, it is considered a "wash sale." This triggers a restriction where you may be prohibited from purchasing other securities in the cash account until the proceeds of the sale have settled. The restriction is effective for 90 calendar days[1].

[1]

**User**

Where is my company options transactions?

**Single File FAQ**

You can view up to 90 days of stock option exercise transaction history for a stock option grant. The information is sorted by date, from oldest to most recent transactions. It provides details such as the grant price per share, number of options exercised, tax information, and a detailed explanation of the proceeds for the order .

**User**

I see a charge for ARD, what is that?

**Single File FAQ**

An "ARD" charge refers to an American Depositary Receipt (ADR) fee. This fee is not charged by Alligiance, but rather by the ADR agent. ADR prospectuses outline the custody and reclamation fees that agents are authorized to impose on shareholders. These fees can be imposed on various equity products and stock dividend distributions. The transparency requirement for ADR fees may result in two separate entries in your account when a dividend is paid, one showing the gross payment of the dividend and the other displaying the payment for the expense (ADR) fee, which is paid to the ADR agent[1].

[1]

**User**

I messed up my order, how can I stop it?

**Single File FAQ**

If you want to stop an order, particularly a stop order, it's important to recognize that the specialists on the various exchanges and market makers have the right to refuse stop orders under certain market conditions. It's also important to note that not all securities or trading sessions are eligible for stop orders.

Types of stop orders include:

* Stop loss: This type of order automatically becomes a market order when the stop price is reached. Therefore, there is no guarantee that your order will be executed at the stop price. Market conditions can significantly impact the price of a security, potentially resulting in a stop loss order being executed at a price dramatically different than what your stop loss price indicates.
* Stop limit: This type of order automatically becomes a limit order when the stop price is reached. Like any limit order, a stop limit order may be filled in whole, in part, or not at all, depending on the number of shares available for sale or purchase at the time[1].

[1]

**User**

How about an open order?

**Single File FAQ**

An "open order" refers to an order that has been placed but has not yet been executed. It may take more than one trading day to completely fill a multiple round lot or mixed-lot order unless it is designated as one of the following types:

* All or none (fill the whole order or no part of it)
* Immediate or cancel (fill the whole order or any part immediately and cancel any unfilled balance)
* Fill or kill (fill the entire order immediately or cancel it) .

**User**

Can I edit my ressistance levels?

**Single File FAQ**

Based on the information available, it appears that you can choose from several different support and resistance time frames to provide a look at short-, medium-, and long-term trading thresholds. This suggests that you may be able to adjust or configure resistance levels within the provided options . However, if you need more specific guidance on how to actually edit the resistance levels, I would recommend reaching out to the support team or checking the platform's help documentation for detailed instructions.

**User**

I want my son to have access, how do I make that happen?

**Single File FAQ**

To authorize another person to access your account, including viewing positions and history, you may need to explore the settings or preferences section of the platform's website or application. Alternatively, contacting the customer support team of the brokerage or financial institution can provide specific guidance on how to grant access to your account for your son or another authorized individual. If you have trouble finding the relevant information, reaching out to customer support would be the most direct and effective way to proceed.

**User**

Is there a form to fill out to give my son access?

**Single File FAQ**

To grant someone else access to view or transact in your account, you can add a trading authorization. There are two types of authorizations available:

* Limited trading authorization: Allows buying or selling securities in your account.
* Full trading authorization: Allows buying and selling securities as well as withdrawing money from your account, with limitations for some types of accounts.

To get started, you can fill out a form available in the "account access rights" section on the platform's website[1].

[1]

**User**

I saw something about price improvements, can you explain?

**Single File FAQ**

Price improvement occurs when a market center is able to execute a trade at a price lower than the ask (for buy orders) or higher than the bid (for sell orders). It is associated with trades that are immediately marketable, including limit orders that can immediately execute based on current market prices as well as market orders. Equity single-leg option and multi-leg option trades are eligible for price improvement. When a trade executes at a price that is better than the current bid-ask spread, it is considered a price improvement. This calculation is designed to provide you with the estimated value of the price improvement for your executed trades.

For buy market orders, the price improvement indicator is calculated as the difference between the best offer price at the time your order was placed and your execution price, multiplied by the number of shares executed. For sell market orders, the calculation is based on the difference between the bid price at the time your order was placed and your execution price, also multiplied by the number of shares executed .

**User**

Explain how to use a bucket

**Single File FAQ**

It seems that I couldn't locate specific information on how to use a "bucket" within the provided documents. However, in the context of investment or trading, "bucketing" can refer to a strategy for organizing and managing your investments based on different time horizons or risk profiles. Typically, the concept of "bucketing" is associated with retirement income planning, where funds are allocated into different "buckets" intended to meet income needs at different stages of retirement.

If you have a specific context or platform in mind in which you're looking to use a "bucket," providing more details or checking the platform's user guides and help documentation could be helpful in understanding how to use the "bucket" feature effectively.

**User**

I mean basket

**Single File FAQ**

A basket is a group of up to 50 stocks that can be traded, managed, and tracked as a single entity. Here are some advantages and features of basket trading:

* Personalized investment criteria: Create baskets of stocks that fit your criteria or investment needs, such as by sector, investment style, market capitalization, life event, or specific goals.
* Automated allocation: The automated allocation feature allows you to quickly assign an equal dollar amount or number of shares to each security you want to purchase. This helps distribute your investment across multiple securities efficiently.
* Integrated performance tracking: Since the performance of basket trades can be tracked as a group, baskets are useful if you want to invest in a number of securities from one sector or industry and then track the performance in your portfolio.
* Save and review: You can save your baskets when you create them and return to them later to place your trades or make additional modifications.
* Place multiple trades at once: Buy or make multiple updates to your positions within your basket with just one order.
* Total control: Buy and sell securities from your basket at your discretion, allowing you to control the timing and tax implications of your basket transactions.
* Specific tax lots: You can assign specific tax lots to your sales online—after submitting your order, which provides additional flexibility and control over your tax planning.

There are no additional fees for basket trading, and there is a $2000 minimum to purchase a basket. Commissions will be charged according to the applicable commission schedule, and each purchase or sale of a security position in a basket is treated as an individual transaction and will be subject to separate transaction commissions.

You can place market orders on listed and over-the-counter equities in the basket trading application. All orders in a basket are market orders, and you can attempt to cancel an individual order from the Order Details screen if an order has not executed and re-enter a new order in basket trading[1] .

[1]

**User**

Can I buy on margins?

**Single File FAQ**

Yes, you can potentially buy on margin. Margin borrowing allows you to leverage securities you already own to purchase additional securities, potentially realizing greater investment returns.

The following securities can be used as collateral for margin borrowing:

* Equities and ETFs trading over $3 a share (special requirements exist for certain securities and accounts)
* Most mutual funds that have been held for at least 30 days
* Treasury, corporate, municipal, and government agency bonds

On the other hand, the following are not eligible for margin borrowing:

* CDs, money market funds, annuities, options, precious metals, and offshore mutual funds
* UGMA/UTMA or retirement accounts .

**User**

give me an example

**Single File FAQ**

For example, suppose you use $5,000 in cash and borrow $5,000 on margin to purchase a total of $10,000 in stock. If the stock rises in value to $11,000 and you sell it, you would pay back the $5,000 borrowed on margin and realize a profit of $1,000. That’s a 20% return on your $5,000 investment. If you didn’t take advantage of the margin loan, you would have paid $10,000 in cash for the stock. Not only would you have tied up an additional $5,000, but you would have realized only a 10% return on your investment . This demonstrates how buying on margin can potentially amplify returns.

**User**

I heard there are some scary downsides. Is that true?

**Single File FAQ**

Yes, there are significant risks associated with buying on margin. It's important to carefully review your investment objectives, financial resources, and risk tolerance before engaging in margin borrowing.

Some key downsides and risks of buying on margin include:

* Leverage risk: Leverage works as dramatically when stock prices fall as when they rise. If the value of the stocks purchased with borrowed funds falls, your equity could decrease significantly, potentially leading to a substantial loss.
* Maintenance call risk: If the securities you hold fall below the minimum maintenance requirement, your account may incur a margin call. Margin calls are generally due immediately, so leaving a cash cushion in your account to help reduce the likelihood of a margin call can be a prudent strategy.
* Higher maintenance minimums: Sometimes, you may face higher maintenance minimums, especially when the securities you’re holding carry additional risks such as concentration risk.

Additionally, receiving a margin call can lead to forced liquidation of securities in your account or restrictions on margin trading if the necessary funds or eligible securities are not promptly deposited.

It’s crucial to be fully aware of the risks and carefully consider whether margin borrowing aligns with your investment strategy and risk tolerance .

**User**

I want to mail a deposit

**Single File FAQ**

To mail a deposit, you may deposit the same types of checks that you would deposit in the mail or at an Investor Center. Alligiance will accept the following types of checks through the mail-in deposit service:

* Personal checks
* Cashier's or bank checks
* Certified checks
* Federal Reserve checks
* U.S. Treasury checks
* Business checks
* Institutional checks, such as those issued from a workplace retirement plan e.g. 401k plan[1].

When mailing the deposit, it's important to ensure that the checks are made payable to Alligiance Brokerage Services LLC or to one or more account owners. Additionally, the endorsed checks should be made payable to Alligiance account owner(s) and endorsed with the payee signature(s) or endorsed and payable to National Financial Services (NFS)/ FBO [account holder's name]. Deposits generally take 4 business days to become available for withdrawal or to purchase securities online .

[1]

**User**

where to?

**Single File FAQ**

You can mail your deposit to the following address:

National Financial Services LLC PO Box 43078 Providence, RI 02940-3078[1].

[1]

**User**

Are you sure?

**Single File FAQ**

Yes, I am sure. You can mail your deposit to the following address:

National Financial Services LLC PO Box 43078 Providence, RI 02940-3078 .

**User**

That is wrong look again

**Single File FAQ**

Apologies for the confusion earlier. The correct address to mail your deposit is as follows:

Alligiance Investments P.O. Box 33002 Cincinnati, OH 45277-0003[1].

[1]

**User**

Explain Calls

**Single File FAQ**

Call options give the buyer the right, but not the obligation, to buy a specified amount of an underlying security at a specified price within a specified time. Here are some key points to consider with call options:

1. **Buy Calls to Open**: When you buy call options to open a position, you are paying a premium for the right to buy the underlying security at the specified price (strike price) within the specified time frame (until expiration).
2. **Buy Calls to Close**: This refers to closing out an existing short call position by buying back the same number of call options that you have previously sold short. There may be an initial debit required in cash or available for borrowing, and the position must be short in the account.
3. **Sell Calls to Open**: When you sell call options to open a position, you are receiving a premium in exchange for taking on the obligation to potentially sell the underlying security at the specified price if the buyer of the call option decides to exercise it.
4. **Sell Calls to Close**: This refers to closing out an existing long call position by selling the same number of call options you previously bought. There is no margin requirement, and the positions must be long in the account[1].

[1]

**User**

I think someone has stolen my Visa help!

**Single File FAQ**

If you suspect that your Visa card has been stolen or used without your authorization, it's crucial to take immediate action to protect yourself. Here are some steps you should consider taking:

1. **Contact your bank or credit card issuer**: Notify your bank or credit card issuer immediately to report the suspected theft or unauthorized use of your Visa card. They can freeze your card and investigate the unauthorized transactions.
2. **Review your recent transactions**: Check your recent transactions to identify any unauthorized or fraudulent charges. In some cases, your bank or credit card issuer may also provide assistance in reviewing your recent transactions.
3. **File a report**: Consider filing a report with the local police or relevant authorities to document the theft and obtain a police report, which can be useful in your interactions with your bank or credit card issuer.
4. **Monitor your credit**: Keep a close eye on your credit report for any unusual activity or accounts that you did not open. You can request a free copy of your credit report from the major credit bureaus.
5. **Change your online credentials**: If you have any online accounts linked to the stolen card, such as payment accounts or shopping accounts, change your passwords and enable two-factor authentication if available.
6. **Consider fraud alerts or a credit freeze**: You may consider placing a fraud alert on your credit reports or even a credit freeze to prevent any new accounts from being opened in your name without your explicit authorization.

Remember, time is of the essence in these situations. The sooner you act, the better your chances of minimizing any potential damage from the unauthorized use of your Visa card.

**User**

who do I call?

**Single File FAQ**

If your Visa card has been lost or stolen, or if you suspect unauthorized transactions, it's crucial to take immediate action to protect yourself. You should contact the following number immediately to report the situation and take necessary steps to safeguard your funds:

Check Card Services: 800-323-5353

Representatives are available 24 hours a day, 7 days a week, including holidays, to assist you with reporting a lost or stolen card and minimizing potential losses.

Do not delay in contacting Check Card Services to ensure the security of your account and funds.

**User**

What is your number?

**Single File FAQ**

I don't have a direct phone number as I'm an AI digital assistant, but you can always reach out to me here in this chat for any assistance you may need. I'm here to help!

**User**

No what is the number to call if I lose my credit card

**Single File FAQ**

My apologies for any confusion. If you need to report a lost or stolen credit card, please contact the issuer of your credit card directly. The customer service number is usually located on the back of your credit card, on your monthly statement, or on the issuer's website. If you are unable to locate the number, you can search online for the customer service number of your credit card issuer or bank.

**User**

When will my money be available to trade?

**Single File FAQ**

The availability of funds for trading can vary based on the specific context, such as the type of account and any recent transactions. For accurate information regarding the availability of funds for trading in your specific account, it's recommended to refer to the account details provided by your financial institution or brokerage firm, or to directly contact their customer support for personalized assistance.

**User**

I need money from my IRA

**Single File FAQ**

You can typically withdraw money from your IRA under certain conditions without penalty. The rules for IRA withdrawals vary depending on the type of IRA you have. Generally, for a Traditional IRA, distributions taken prior to age 59½ are subject to a 10% penalty in addition to federal and state taxes, unless an exception applies. However, starting at age 59½, you can begin taking money out of your IRA without penalty, but you will still be responsible for taxes that might be due.

It's important to understand the rules and implications of IRA withdrawals, so I would recommend consulting with a financial advisor or the IRA provider to ensure that you make informed decisions regarding your withdrawals[1].