

PRIVACY POLICY



| FACTS | | WHAT DOES E*TRADE SAVINGS BANK (“TCA BY E*TRADE”) DO WITH YOUR PERSONAL INFORMATION? | |
|---|---|---|------------------------------------|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. | | |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and transaction history ■ Assets and investment activity <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> | | |
| How? | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons TCA by E*TRADE chooses to share; and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Does TCA by E*TRADE share? | Can you limit this sharing? |
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | | Yes | No |
| For our marketing purposes – to offer our products and services to you | | No | We don’t share |
| For joint marketing with other financial companies | | No | We don’t share |
| For our affiliates’ everyday business purposes – information about your transactions and experiences | | Yes | No |
| For our affiliates’ everyday business purposes – information about your creditworthiness | | No | We don’t share |
| For non-affiliates to market to you | | No | We don’t share |
| Questions? | Call 303.705.6000 | | |

| Who we are | |
|---|--|
| Who is providing this notice? | TCA by E*TRADE |
| What we do | |
| How does TCA by E*TRADE protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does TCA by E*TRADE collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or give us your account information ■ Make deposits or withdrawals from your account ■ Show your driver's license or government-issued ID |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ TCA by E*TRADE affiliates include companies with the E*TRADE name including E*TRADE Securities LLC, E*TRADE Capital Management, LLC, E*TRADE Futures LLC, E*TRADE Insurance Services, Inc., E*TRADE Financial Corporate Services, Inc., and E*TRADE Bank. TCA by E*TRADE does not share with affiliates. |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ TCA by E*TRADE does not share with non-affiliates so they can market to you. |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ TCA by E*TRADE does not jointly market. |