

Initial Truth in Lending Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR)	
Minimum Interest Charge	\$0.01
Paying Interest	You will be charged interest from the transaction date

Fees	
Annual Fee	Not Applicable
Penalty Fees	Not Applicable
Additional Fees <ul style="list-style-type: none">• Check Payment• Returned Payment Fee	\$10 \$25

How We Will Calculate Your Balance: We used a method called “average daily balance (including new transactions).” See your account agreement for more details.

Applicable Interest rate: Your applicable interest rate will be determined by your pledged collateral market value and is subject to change. This rate is calculated based on a 360-day year. Rates are tied to 1-Month LIBOR (London Interbank Offered Rate), as published in the Wall Street Journal, plus a margin. The LIBOR rate may be reset weekly (every Monday, or the following business day in event of a holiday). Processing fees may apply for payments made by check.

Loss of Introductory APR – Not Applicable.

Billing Rights: Keep This Document for Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at:

E*TRADE Savings Bank
Attn: Credit Team
671 North Glebe Road
ARLINGTON, VA-22203
1-800-ETRADE-1

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What will happen after we receive your letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.