

E*TRADE LINE OF CREDIT APPLICATION¹

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1 APPLICANT INFORMATION

Applicant			Co-Applicant (for Joint accounts only) ²		
Applicant Name (First, MI, Last)			Co-Applicant Name (First, MI, Last)		
Address (Street; PO Box Not Accepted)			Address (Street; PO Box Not Accepted)		
Address (City, State, ZIP)			Address (City, State, ZIP)		
Cell Phone	Work Phone	Home Phone ³	Cell Phone	Work Phone	Home Phone ³
Email Address			Email Address		
Social Security Number/Tax ID		Date of Birth (MM/DD/YYYY)	Social Security Number/Tax ID		Date of Birth (MM/DD/YYYY)
United States Citizen/Permanent Resident ⁴ :		<input type="checkbox"/> Yes <input type="checkbox"/> No	United States Citizen/Permanent Resident ⁴ :		<input type="checkbox"/> Yes <input type="checkbox"/> No
Form of Identification:		<input type="checkbox"/> Drivers License <input type="checkbox"/> Passport	Form of Identification:		<input type="checkbox"/> Drivers License <input type="checkbox"/> Passport
(Select One)		<input type="checkbox"/> Government-Issued Photo ID	(Select One)		<input type="checkbox"/> Government-Issued Photo ID
ID#		State / Issuing Authority	ID#		State / Issuing Authority
Issued Date (MM/DD/YYYY)		Expiration Date (MM/DD/YYYY)	Issued Date (MM/DD/YYYY)		Expiration Date (MM/DD/YYYY)
Occupation			Occupation		
Employer			Employer		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		
Total Annual Income: (Select One)			Total Annual Income: (Select One)		
<input type="checkbox"/> Less than \$50,000 <input type="checkbox"/> \$50,000-\$100,000 <input type="checkbox"/> \$100,001-\$250,000			<input type="checkbox"/> Less than \$50,000 <input type="checkbox"/> \$50,000-\$100,000 <input type="checkbox"/> \$100,001-\$250,000		
<input type="checkbox"/> \$250,001-\$500,000 <input type="checkbox"/> \$500,001-\$1,000,000 <input type="checkbox"/> Greater than \$1 mil			<input type="checkbox"/> \$250,001-\$500,000 <input type="checkbox"/> \$500,001-\$1,000,000 <input type="checkbox"/> Greater than \$1 mil		

2 COLLATERAL INFORMATION

All accounts that the Applicant(s) wishes to pledge as collateral for the Line of Credit must be listed below. Only taxable, non-retirement accounts are eligible as collateral accounts.

Collateral Account Number(s)

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.....
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1. The E*TRADE Line of Credit is offered by E*TRADE Savings Bank, a federal savings bank, Member FDIC, doing business as "TCA by E*TRADE." The E*TRADE Line of Credit is subject to bank and credit approval.
2. If more than one person's information is entered, each such person confirms his/her intention to be a joint borrower.
3. E*TRADE Savings Bank may contact you at any phone number you provide. When you give E*TRADE Savings Bank your cell phone number, E*TRADE Savings Bank has your consent to contact you at that number about your Line of Credit. This may include contact from companies working on E*TRADE Savings Bank's behalf to service your Line of Credit, including Supernova Companies, LLC. Neither E*TRADE Financial Corporation nor any of its subsidiaries are affiliated with Supernova Companies, LLC. Message and data rates may apply. You may contact E*TRADE Savings Bank at any time to change these preferences.
4. Each Applicant must be a U.S. citizen or resident alien residing in the United States.

3 INVESTMENT ADVISOR AUTHORIZATION

By providing investment advisor information and signing below, each Applicant(s) (individually and collectively, "I", "me", "my") hereby authorizes E*TRADE Savings Bank to provide my investment advisor with information regarding my line of credit application, and if approved, my line of credit account. Such information may include copies of account statements, advance requests, transactions, fees and payments. You are also authorizing E*TRADE Savings Bank to discuss details of your account with your investment advisor. These authorizations include companies working on behalf of E*TRADE Savings Bank to service your Line of Credit.

Firm Name

Firm Telephone Number

4 LINKED ACCOUNT INSTRUCTIONS

Designate the checking or savings account into which the Line of Credit disbursements should be deposited (if approved). Disbursements will be made by Automated Clearing House (ACH). Be sure to use the routing number the financial institution specifies for electronic payments or ACH transactions. Applicant(s) may change the designated deposit account at any time by calling Supernova Lending at 1-877-205-9553 and providing the new instructions. Any change to the designated deposit account for disbursements will take effect within three business days.

Bank Name

Account Holder

Routing ABA Number

Account Number

5 LINE OF CREDIT PURPOSE

This Line of Credit may be used for personal or business purposes but cannot, and each Applicant by their signature below acknowledges that the Line of Credit will not, be used to purchase or carry margin stock or to refinance existing debt that was used to purchase or carry margin stock (i.e., non-purpose). The term margin stock includes principally (1) stocks and other equity securities that are registered on a national securities exchange or any over-the-counter security designated for trading in the National Market System, (2) debt securities (bonds) that are convertible into margin stock, and (3) shares of most mutual funds. As a condition of credit approval, Applicant(s) will be required to sign a Form FR U-1 certifying that Applicant(s) will not use the Line of Credit proceeds for such purposes.

☐ Applicant(s) acknowledges and agrees to the foregoing.

Please select the primary purpose for the Line of Credit:

☐ Personal Property (e.g., Automobile, Boat, Jewelry)

☐ Tax Payments

☐ Real Estate

☐ General Household Purposes

☐ Other (Please Specify)

6 DECLARATIONS

Applicant(s) has an external non-purpose loan to pay off at another broker-dealer.

☐ Yes ☐ No

If yes: Name of Lender _____
Account Number _____ Loan Balance _____

**If paying off an external non-purpose loan, you will be required to attach a copy of the loan statement and collateral account statement.*

Applicant(s) is an officer, director, 10% shareholder or more, or policymaker of a publicly held company (including E*TRADE, its subsidiaries, or its affiliates).

☐ Yes ☐ No If yes: Specify Companies _____

Applicant(s) has control stock of a publicly held company within the intended pledged collateral account(s).

☐ Yes ☐ No

If yes: Symbol: _____ Number of Shares: _____

7 RISK DISCLOSURE STATEMENT

Each applicant is aware of the terms and conditions and the risks involved in a Line of Credit, including, without limitation, the following:

- i. I can lose more funds than are held in the collateral account(s) and will be liable for any deficiency.
- ii. E*TRADE Savings Bank can force the sale or other liquidations of any securities or other investment property in the collateral account(s).
- iii. Unless otherwise required by law, E*TRADE Savings Bank can sell or otherwise liquidate any of the securities in the collateral account(s) without first contacting me.
- iv. I am not entitled to choose which securities in the collateral account(s) are liquidated or sold.
- v. Such sale or other liquidation may result in other adverse consequences, including, without limitation, loss of future returns, dividends, and appreciation and/or loss of receipt of par or similar guaranteed value due if such investment were held until maturity. I understand and agree that all sales or liquidations may be effected at times and in manners designed to address E*TRADE Savings Bank's credit concerns, as determined by E*TRADE Savings Bank at its sole discretion, and may result in materially less proceeds than if such sales or liquidations had occurred at different times or by different methods.
- vi. Without precluding any other methods of sale or liquidation, E*TRADE Savings Bank may sell or liquidate any securities or other investment property in the collateral account(s) at its sole discretion. Acceptance of any securities or other investment property in the collateral account(s) is not a representation that any market exists for such property or that such issuer or agent is obligated to purchase such investment property.
- vii. E*TRADE Savings Bank reserves the right, at its sole discretion, to determine which securities or other investment property in the collateral account(s) receive collateral value for the Line of Credit and to change that determination at any time without notice to me.
- viii. E*TRADE Savings Bank can increase its collateral maintenance requirement at any time and is not required to provide advance written notice to me.
- ix. I am not entitled to an extension of time to satisfy E*TRADE Savings Bank's collateral maintenance requirement, and E*TRADE Savings Bank is not required to give me such an extension.
- x. There may be adverse tax consequences if securities or other investment property is sold or otherwise liquidated.
- xi. I am entitled to draw against my E*TRADE Line of Credit only to the extent that there is credit availability and provided that my collateral account(s) meets E*TRADE Savings Bank's collateral maintenance requirements at the time I make a draw request.

I understand that there may be risks and benefits in pledging certain types of investment assets to secure my Line of Credit. For example, deposit accounts, money market funds, and similar investments ("cash equivalents") may produce less interest income or other yield than the interest rate I am paying on my Line of Credit, although such cash equivalents may provide less volatility and more liquidity to help alleviate collateral or maintenance call risks. I have considered the mix of investments in my collateral account(s).

8 APPLICANT ACKNOWLEDGMENT AND AGREEMENT

By signing below, I hereby apply for an E*TRADE Line of Credit and consent and agree to all the terms and conditions in this Line of Credit Application ("Application"). This Application is provided to E*TRADE Savings Bank for review of my creditworthiness for a Line of Credit from E*TRADE Savings Bank, which is secured by the collateral account(s) designated herein and payable **on demand**, and E*TRADE Savings Bank can rely on its content. I hereby represent and warrant to E*TRADE Savings Bank that this Application is complete and correct as of the date prepared and that I will promptly inform E*TRADE Savings Bank of any material changes in the information provided. I authorize E*TRADE Savings Bank to verify the information in my Application, and I agree that E*TRADE Savings Bank may contact third parties to verify any such information.

By signing below, I am providing "written instructions" to E*TRADE Savings Bank under the Fair Credit Reporting Act, authorizing E*TRADE to obtain information about me, including consumer reports from credit reporting agencies. E*TRADE Savings Bank may obtain and use these consumer reports to authenticate my identity, to make credit decisions, and from time to time in connection with the servicing, modification, refinancing, monitoring, collection, or enforcement of the Line of Credit.

I further acknowledge and confirm that:

1. I have read and understand this Application.
2. I am applying for an E*TRADE Line of Credit, an uncommitted revolving line of credit, in the maximum amount that I may be eligible which is based on the value and the loan advance rates of the securities in the collateral accounts.
3. I understand that the Line of Credit is payable on demand and agree to promptly pay any obligations when due or, in any event, upon demand made by E*TRADE Savings Bank under the Line of Credit and Security Agreement.
4. All information contained in or submitted in connection with this Application is true, accurate, and complete as of the date I execute this Application, and I agree to immediately notify E*TRADE Savings Bank in writing of any changes to such information.

If this Application is being submitted electronically, I hereby agree that (i) my electronic consent is effective and I will not dispute the legally binding nature, validity, or enforceability of this Application because the terms were accepted by me with an electronic consent and (ii) my electronically consented to Application may be retained electronically by E*TRADE Savings Bank as the original record thereof, and it may be admitted into evidence in any proceeding concerning the Application. E*TRADE Savings Bank agrees to comply with all applicable state and federal electronic records and signatures laws, including but not limited to the Electronic Signatures in Global and National Commerce Act. E*TRADE Savings Bank may, at its sole discretion, decline to accept, or request further verification of, any attempted electronic signature but shall be entitled to rely on such electronic signature without further verification.

By signing below, I/we acknowledge that I/we have received, reviewed, and agree to be bound by all the foregoing.

Applicant

Date

Co-Applicant

Date

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). The Military Lending Act oral disclosure can be accessed at (800) 998-8047.

9 SUPPLEMENTAL INFORMATION CHECKLIST

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT.

WHAT THIS MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE MAY ALSO USE A THIRD-PARTY INFORMATION PROVIDER FOR VERIFICATION PURPOSES AND/OR ASK FOR A COPY OF YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

☐ **For all applications:**

Copy of valid/current photo ID (Drivers License, Passport, or Government-issued Photo ID) (hard copy or upload to

_____)

10 STATE LAW DISCLOSURES

California Residents: Married applicants may apply for separate accounts.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit-reporting agencies maintain separate credit histories on each individual on request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents: For married Wisconsin residents, by submitting your application you are confirming that this loan (if granted) is being incurred in the interest of your marriage and your family. No provision of a marital property agreement, unilateral statement under §776.59 of the Wisconsin Statutes, or court order under §776.70 of the Wisconsin Statutes adversely affects the interests of a lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred. If the loan for which you are applying is granted, you will notify the lender if you have a spouse who must receive notification that credit has been extended to you.