



Account Opening Instructions

Conditions to Open an Account

Bank accounts can be opened from individual, IRA, joint and trust brokerage accounts.

- **Individual and IRA**

A maximum of two joint applicants or a minor 16 years of age or older can be added to the bank account.

- **Joint and Trust**

The brokerage and bank account ownerships must be the same.

Only bank trust accounts that currently use the primary applicant's SSN may open an account.

- You must have \$500 in equity in an individual, joint, trust, Traditional IRA, Roth IRA or SEP IRA Scottrade® brokerage account to be eligible for a Scottrade Bank® account. *Equity is defined as Total Brokerage Account Value minus Recent Brokerage Deposits on Hold.*

Required Forms & Agreements - Please print legibly; do not use correction fluid or cross out information.

1) Bank Account Application

- **Applicant** - Primary applicant/trustee's information.

In addition to completing all name, SSN, address and phone number fields, please take special note of:

- **Citizenship** - Complete all fields, where applicable.
- **Employment** - Complete all fields, where applicable. Include a description of your roles, duties and responsibilities in the Job Description field. Use the Employer Industry and Occupation Codes information sheet on page 4 to obtain codes for the Employer Industry and Occupation Code fields. Employer industry represents the overall business classification that describes your employer.
- **Income and Net Worth** - Please provide this information to help us understand your financial status. Net worth is defined as the sum of all your assets less your liabilities.
- **Affiliations** - Answer all questions and complete fields, where applicable.

- **Co-Applicant** - Co-applicant/additional trustee's information.

In addition to completing all name, SSN, address and phone number fields, please take special note of:

- **Citizenship** - Complete all fields, where applicable.
- **Employment** - Complete all fields, where applicable. Include a description of your roles, duties and responsibilities in the Job Description field. Use the Employer Industry and Occupation Codes information sheet on page 4 to obtain codes for the Employer Industry and Occupation Code fields. Employer industry represents the overall business classification that describes your employer.
- **Income and Net Worth** - Please provide this information to help us understand your financial status. Net worth is defined as the sum of all your assets less your liabilities.
- **Affiliations** - Answer all questions and complete fields, where applicable.

2) [Bank Signature Page](#)

3) Bank Account Agreements

- Before signing the Application, read the Electronic Communication Consent, Account Agreement, Fee Schedule and Privacy Statement. Retain a copy of each for your records. You do not need to return these documents.

Additional Forms

- [Bank Payable on Death \(POD\) Agreement](#) - Available for individual or joint accounts.
- [Bank Trust Account Certification](#) - Required for trust accounts.

Available Account Features

Restrictions may apply; contact your [local Scottrade® team](#) to confirm eligibility.

- Immediate transfers to your Scottrade® brokerage account
- An ATM Fee Reimbursement Program that refunds your fees when you use any ATM nationwide*
- No monthly maintenance fee or minimum balance requirement**
- Discounted standard checks, no charge for a MasterCard ATM/debit card and no charge for online bill pay
- Interest-bearing account options
- FDIC-insured to the maximum amount permitted by law

*Scottrade Bank does not issue a charge for cash withdrawals made at any domestic ATM. We will refund all reasonable cash withdrawal fees applied to your account by a domestic U.S. ATM at the end of each statement cycle. The rebate will appear as a lump-sum credit on the same statement that incurred the initial ATM fees. If you close your account before the end of the statement period, you will not receive a refund. Scottrade Bank makes its best effort to identify those ATM fees eligible for refund. In the event you do not receive a refund, please contact your local Scottrade® brokerage branch office. We reserve the right to terminate or limit reimbursements if we observe a pattern of fraud or abusive overuse, and to modify or discontinue the ATM fee refund program at any time.

** You must have \$500 in equity in an individual, joint, trust, Traditional IRA, Roth IRA or SEP IRA account with Scottrade to be eligible for a Scottrade Bank® account. In this instance, equity is defined as Total Brokerage Account Value minus Recent Brokerage Deposits on Hold.



Bank Account Application

Account Type (check all that apply)

- ☐ Interest Checking ☐ CD - term: _____
☐ Money Market (see website for terms)
☐ Savings ☐ ATM/Debit Card
☐ No-Interest Checking (checking, money market & savings only)

Account Registration (check one)

- ☐ Individual
☐ Joint
☐ Trust

Important information about procedures for opening a new account:
Federal law requires identity verification for all new accounts. **When you apply for an account, we will ask you for information that will allow us to identify you.** We may also ask to see your driver's license or other government-issued identifying documents.

Associated Scottrade Brokerage Account

Account Number

Account Title (Name on Account)

Primary Applicant / Trustee Information

Primary applicant - Complete Expected Account Activities section. Additional applicant/trustee - Complete Page 3. All applicants - Sign Page 3.

Name:					Phone Numbers
First	Middle	Last	Suffix		check preferred
<input type="checkbox"/> Mr.					<input type="checkbox"/> Home
<input type="checkbox"/> Mrs.					
<input type="checkbox"/> Ms.					<input type="checkbox"/> Cell
<input type="checkbox"/> Dr.					
Email Address		Date of Birth / Effective Date	Social Security / Tax ID #		<input type="checkbox"/> Work ext.
Street or APO Address (P.O. Boxes or c/o Addresses are not permitted)					Apt./Ste./Fl.
City		State	ZIP	Have you been at this address for two years or more? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Previous Address (If time at current address is less than two years.)					
Mailing Address (If different from home address, a P.O. Box may be used.) include city, state, & zip					

Citizenship:Are you a U.S. citizen? ☐ Yes - skip to Employment ☐ No - provide citizenship & residency info Country of citizenship: _____Are you a permanent U.S. resident? ☐ Yes - Permanent Resident Card Number: _____ ☐ No - Visa type: _____Non-Residents **cannot** open Scottrade Bank Accounts. If you will be in the U.S. 183 days or less, you are considered a Non-Resident. Visa Exp. Date (MMDDYYYY): _____Are you a citizen of any other countries? ☐ Yes - Country(ies): _____**Employment:****Refer to Page 4 for a list of acceptable industry and occupation codes. Or, contact your Scottrade team for assistance.**

<input type="checkbox"/> Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Self-employed/ business owner <input type="checkbox"/> Retired	Employer Industry Code	Occupation Code	Job Title
	Job Description		Employer
Employer Address			

Please provide the following information to help us understand your financial status. Scottrade will not use this information to supervise the suitability of any transaction in your account.

1. What is your annual income? ☐ \$0 - \$24,999 ☐ \$25,000 - \$49,999 ☐ \$50,000 - \$99,999 ☐ \$100,000 - \$249,999 ☐ \$250,000+2. What is the primary applicant's household net worth (excl. residence)? ☐ \$0 - \$24,999 ☐ \$25,000 - \$49,999 ☐ \$50,000 - \$249,999 ☐ \$250,000 - \$499,999 ☐ \$500,000+**Affiliations:**1. Do you receive compensation, directly or indirectly, from a business related to or engaged in the growth, sale, or distribution of marijuana or products containing marijuana? ☐ Yes ☐ No2. Are you currently, or have you ever been, a high-level elected / appointed government official? ☐ Yes ☐ No If yes, select from the following: ☐ U.S. Federal Gov't Official ☐ Senior Executive or Director of a Gov't-owned Non-U.S. Entity ☐ U.S. State Governor ☐ Non-U.S. Gov't Official - provide country & title: ☐ U.S. City Mayor3. Do you have an immediate family member or close associate who is or has been a high-level elected / appointed government official? ☐ Yes ☐ No If yes, provide name, country, relationship & position below. Country: _____ Office / Title: _____Name: _____
Relationship: _____
Country: _____ Position: _____**Expected Account Activities (continued on page 3)**

1. What best describes the initial source of funds for this account?	<input type="checkbox"/> Employment/Wages <input type="checkbox"/> Gift <input type="checkbox"/> Inheritance/Trust <input type="checkbox"/> Investments <input type="checkbox"/> Legal Settlement <input type="checkbox"/> Lottery/Gaming
<input type="checkbox"/> Retirement Funds <input type="checkbox"/> Savings <input type="checkbox"/> Spousal/Parental Support <input type="checkbox"/> Unemployment/Disability	
<input type="checkbox"/> Other - describe source of funds: _____	
2. What best describes the ongoing source of funds for this account?	<input type="checkbox"/> Employment/Wages <input type="checkbox"/> Gift <input type="checkbox"/> Inheritance/Trust <input type="checkbox"/> Investments <input type="checkbox"/> Legal Settlement
<input type="checkbox"/> Lottery/Gaming <input type="checkbox"/> Retirement Funds <input type="checkbox"/> Savings <input type="checkbox"/> Spousal/Parental Support <input type="checkbox"/> Unemployment/Disability	
<input type="checkbox"/> Other - describe source of funds: _____	



BA9300/5-16

Complete Page 3 of this Application

Please return Pages 2 & 3 to your local Scottrade team and keep the remaining pages for your records.

SCOTTRADE USE ONLY

Online Application Entry

Page of

Expected Account Activities (continued from Page 2)

3. Do you anticipate *initiating* or *receiving* international ACH or wire transfers? ☐ **Yes** ☐ **No** - if no, skip questions 3a, 4, 5, & 6.

3a. Which non-U.S. countries may be involved in these transfers? List countries: _____

List countries: _____

4. What is the expected frequency of international transfers? ☐ Once or twice per year ☐ Once every few months ☐ Once a month ☐ Several times per month

5. What is the expected annual international transfer total? ☐ \$0 - \$9,999 ☐ \$10,000 - \$49,999 ☐ \$50,000 - \$99,999 ☐ \$100,000 - \$249,999 ☐ \$250,000 - \$499,999 ☐ \$500,000+

6. What is the purpose of international transfers? ☐ Charitable Payments ☐ Investment Opportunity (incl. Real Estate) ☐ Personal Remittances ☐ Vacation / Travel

☐ Purchase of Int'l Products (Personal) ☐ Non-U.S. Asset Mgmt Firm ☐ Commission / Payroll ☐ Business Expenses / Income ☐ Other - specify: _____

specify: _____

specify: _____

Co-Applicant / Additional Trustee Information

Name:	First	Middle	Last	Suffix	Phone Numbers	check preferred
<input type="checkbox"/> Mr.					<input type="checkbox"/> Home	
<input type="checkbox"/> Mrs.					<input type="checkbox"/> Cell	
<input type="checkbox"/> Ms.						
<input type="checkbox"/> Dr.						
Email Address		Date of Birth / Effective Date		Social Security / Tax ID #	<input type="checkbox"/> Work	ext.
Street or APO Address (P.O. Boxes or c/o Addresses are not permitted)					Apt./Ste./Fl.	
City			State	ZIP	Have you been at this address for two years or more? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Previous Address (If time at current address is less than two years.)						

Citizenship:

Are you a U.S. citizen? ☐ **Yes** - skip to Employment ☐ **No** - provide citizenship & residency info Country of citizenship: _____

Are you a permanent U.S. resident? ☐ **Yes** - Permanent Resident Card Number: _____ ☐ **No** - Visa type: _____

Non-Residents **cannot** open Scottrade Bank Accounts. If you will be in the U.S. 183 days or less, you are considered a Non-Resident. Visa Exp. Date (MMDDYYYY): _____

Are you a citizen of any other countries? ☐ **Yes** - Country(ies): _____

Employment:

Refer to Page 4 for a list of acceptable industry and occupation codes. Or, contact your Scottrade team for assistance.

<input type="checkbox"/> Employed <input type="checkbox"/> Homemaker Status: <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Self-employed/ business owner <input type="checkbox"/> Retired	Employer Industry Code	Occupation Code	Job Title
	Job Description		Employer
Employer Address			

Please provide the following information to help us understand your financial status. Scottrade will not use this information to supervise the suitability of any transaction in your account.

1. What is your annual income? ☐ \$0 - \$24,999 ☐ \$25,000 - \$49,999 ☐ \$50,000 - \$99,999 ☐ \$100,000 - \$249,999 ☐ \$250,000+

2. What is this person's household net worth (excl. residence)? ☐ \$0 - \$24,999 ☐ \$25,000 - \$49,999 ☐ \$50,000 - \$249,999 ☐ \$250,000 - \$499,999 ☐ \$500,000+

Affiliations:

1. Do you receive compensation, directly or indirectly, from a business related to or engaged in the growth, sale, or distribution of marijuana or products containing marijuana? ☐ **Yes** ☐ **No**

2. Are you currently, or have you ever been, a high-level elected / appointed government official? ☐ **Yes** If yes, select from the following: ☐ U.S. Federal Gov't Official ☐ Senior Executive or Director of a Gov't-owned Non-U.S. Entity ☐ U.S. State Governor ☐ Non-U.S. Gov't Official - provide country & title: ☐ U.S. City Mayor

3. Do you have an immediate family member or close associate who is or has been a high-level elected / appointed government official? ☐ **Yes** If yes, provide name, country, relationship & position below. ☐ **No** Country: _____ Office / Title: _____

Name: _____

Relationship: _____

Country: _____

Position: _____

Signatures - The following certifications and acknowledgements apply to all persons signing this application.

Under penalties of perjury, I certify that:

- The taxpayer identification number entered above is correct and belongs to me.
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
- I am a U.S. person (including U.S. resident alien).
- Any FATCA code(s) entered on this form indicating that I am exempt from FATCA reporting is correct. **If you are subject to backup withholding, check here:** ☐ (Applies to foreign organizations only. Not applicable to Scottrade Bank accounts.) By checking this box, I understand that item 2 does not apply to me.

BY SIGNING THIS APPLICATION, I ACKNOWLEDGE THAT I HAVE READ, UNDERSTAND, AND AGREE TO THE TERMS AND CONDITIONS OF THE ENTIRE ELECTRONIC COMMUNICATION CONSENT DOCUMENT AND THAT I AM ABLE TO COMPLY WITH THE HARDWARE AND SOFTWARE REQUIREMENTS ENABLING ME TO ACCESS, VIEW, AND RETAIN ELECTRONIC DISCLOSURES, COMMUNICATIONS, AND DOCUMENTS PROVIDED BY SCOTTRADE BANK. I FURTHER ACKNOWLEDGE THAT I HAVE READ AND AGREE TO THE TERMS OF THE BANK ACCOUNT AGREEMENT.

The Internal Revenue Service does not require your consent to any provision of this Agreement other than the certifications required to avoid backup withholding.

X _____ **X** _____
 Primary Applicant / Trustee's Signature Date Co-Applicant / Trustee's Signature Date

Employer Industry Codes - Input the 3-digit bolded code most closely associated with your industry in the Employer Industry Code field on Pages 2 & 3.

Accounting A11	Import/Export I11
Advertising/Marketing A21	Information Technology (IT) I21
Aerospace/Defense A31	Insurance I31
Agriculture/Farming/Ranching A41	Jewelry, Gems and Precious Metals J11
Amusement and Recreation A51	Justice, Public Order and Safety J21
Animal Services and Veterinary A61	Legal Services L11
Architecture/Design A71	Logistics/Supply Chain L21
Arts/Antiques A81	Manufacturing M11
Athletics/Fitness A91	Maritime M21
ATM/Vending Machines A22	Media/Entertainment M31
Automotive A32	Mining, Oil and Gas M41
Aviation B11	Money Services Businesses (Check Cashing, Money Transmitting, Payday Loans, Currency Exchange) M51
Bar/Nightclub/Adult Entertainment Club C11	Museums, Art Galleries and Botanical and Zoological Gardens M61
Childcare C21	Non-Profit/NGO (Non-Government Agency)/Charity N11
Cleaning/Janitorial/Housekeeping C31	Parking and Car Washes P11
Communications/Telecommunications C41	Pawn Shops/Brokers P21
Construction/Carpentry/Landscaping C51	Personal Care/Hygiene (Beauty, Salon, Cosmetics, Massage, etc.) P31
Convenience Store/Liquor Store/Gas Station C61	Pharmaceuticals P41
Customer Service and Support C71	Printing/Publishing P51
Education E11	Private Household P61
Embassy/Consulate E21	Professional/Civic Organizations (Non-Retail) P71
Energy E31	Real Estate R11
Engineering E41	Religious Organization R21
Fashion/Clothing F11	Repair Services - Home, Auto and Other R31
Financial Services - Banking/Depository Institutions F21	Restaurant/Food Service R41
Financial Services - Brokerage/Investment Advisory/Securities Exchanges F31	Retail Sales/Retail Trade R51
Financial Services - Venture Capital/Financing (Non-Bank) F41	Science and Biotechnology S11
Firearms and Explosives F51	Security S21
Forestry, Fishing, Hunting and Trapping F61	Transportation - Freight and Warehousing T11
Gaming/Casino/Card Club G11	Transportation - People (Rail, Air, and Ground) T21
Government/Public Administration G21	Travel T31
Grocery/Supermarket G31	Utilities (Public) U11
Healthcare/Medical Services H11	Wholesale Sales/Trade W11
Hotel/Hospitality H21	

Occupation Codes - Input the 3-digit bolded code most closely associated with your occupation in the Occupation Code field on Pages 2 & 3.

Accountant/CPA/Bookkeeper/Controller A42	Driver D51	Salesperson S41
Actuary A52	Engineer E51	Scientist S51
Adjuster A62	Examiner E61	Seamstress/Tailor S61
Administrator A72	Exterminator E71	Security Guard S71
Advertiser/Marketer/PR Professional A82	Factory/Warehouse Worker F71	Social Worker S81
Agent A92	Farmer/Rancher F81	Teacher/Professor T41
Air Traffic Controller A33	Financial Planner F91	Technician T51
Ambassador/Consulate Professional A43	Fisherman F22	Teller T61
Analyst A53	Flight Attendant F32	Tradesperson/Craftsperson T71
Appraiser A63	Human Resources Professional H31	Trainer/Instructor T81
Architect/Designer A73	Importer/Exporter I41	Transporter T91
Artist/Performer/Actor/Dancer A83	Inspector/Investigator I51	Underwriter U21
Assistant A93	Intern I61	Writer/Journalist/Editor W21
Athlete A44	Investment Advisor/Investment Manager I71	
Attendant A54	Investor I81	
Attorney/Judge/Legal Professional A64	IT Professional/IT Associate I91	
Auctioneer A74	Janitor J31	
Auditor A84	Jeweler J41	
Barber/Beautician/Hairstylist B21	Laborer L31	
Broker B31	Landscaper L41	
Business Executive (VP, Director, etc.) B41	Lending Professional L51	
Business Owner B51	Manager M71	
Caregiver C81	Mechanic M91	
Carpenter/Construction Worker C91	Military, Officer or Associated M22	
Cashier C22	Mortician/Funeral Director M32	
Chef/Cook C32	Nurse N21	
Chiropractor C42	Nutritionist N31	
Civil Servant C52	Office Associate O11	
Clergy C62	Other O21 <i>If Other, include both occupation code and a description in the Occupation Code box.</i>	
Clerk C72	Pharmacist P81	
Compliance/Regulatory Professional C82	Physical Therapist P91	
Consultant C92	Pilot P22	
Contractor C33	Police Officer/Firefighter/Law Enforcement	
Counselor/Therapist C43	Professional P32	
Customer Service Representative C53	Politician P42	
Dealer D11	Project Manager P52	
Developer D21	Registered Rep R61	
Distributor D31	Researcher R71	
Doctor/Dentist/Veterinarian/Surgeon D41	Sailor/Seaman S31	



Electronic Communication Consent

This Electronic Delivery Disclosure and Consent ("Consent") applies to all disclosures, communications and documents relating to those products, services and accounts ("Account(s)") offered by Scottrade Bank, and supplements all other agreements you have with us.

Scottrade Bank is an online bank. By acknowledging receipt of this disclosure through Scottrade Bank's online apply process ("Consent"), you are agreeing and consenting that our normal communication method will not include providing disclosures, communications and documents to you in paper form. Your consent to receive electronic disclosures, communications and documents includes, but is not limited to:

- Any notice, record or other type of information that is provided to you in connection with your Accounts, Account-related services or your Account Agreement, such as this Consent, images of checks, fee and transaction information, notices, account statements, tax information, and other account-related information.
- All disclosures and communications relating to an Account we are required by law to provide to you. For example, we may send by email notices of changes in terms and conditions related to an Account and privacy statements.
- Tax notices or annual other periodic tax forms or reports.
- Monthly or other periodic statements (including billing or account statements) for your Account(s).

The words "we," "us," and "our" refer to Scottrade Bank, and the words "you" and "your" mean you, the individual(s) or entity identified as the owners on the Account(s). "Disclosures, communications and documents" mean any account agreements, rate and fee schedules, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy statements and all other information related to the Account(s), including but not limited to information or disclosures that are legally required to be provided to you.

Withdrawing Your Consent. You can withdraw your consent to receive electronic disclosures, communications and documents by calling us toll-free at 800.619.SAVE. However, because we are an online bank, our systems were designed to require electronic delivery of disclosures, communications and documents. Revocation of consent for such Account(s) will result in Account termination and you will not be able to access your Account(s). If you withdraw your consent, it will become effective only after a reasonable period of time has passed to allow us to process such requests.

Your Responsibilities. It is your responsibility to provide us with accurate and complete email address, contact, and other information related to your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) by logging in to your Account through www.scottrade.com.

How to Obtain Paper Copies. Scottrade Bank is an online bank. However, should the need for a paper copy of a document arise, you may request that we mail you a paper copy of any disclosure, communication or document by calling us toll-free at 800.619.SAVE. We may charge you a fee for paper copies you receive. Please see the Scottrade Bank® Schedule of Fees for more information. We recommend that you print and keep for your files each electronic disclosure, communication and document we provide via our website.

Hardware and Software Requirements. In order to access, view, and retain electronic disclosures, communications, and documents that we make available to you, you must have:

- A working Internet connection;
- An Internet browser such as Internet Explorer (current and previous 2 versions), Firefox (MAC & PC: current and previous 2 versions), Google Chrome (MAC & PC: current and previous 2 versions), Safari (MAC & PC), and the ability to receive HTML files;
- A valid email account with an Internet service provider and email software;
- A personal computer with sufficient storage capacity on its hard drive or other data storage unit;
- An operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing; and
- Adobe Reader, a document writer.

By acknowledging this disclosure, you are confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive disclosures, communications and documents electronically; and (3) you are able to access and print or store information presented at our website. If there are any inconsistencies between this Consent and such other agreements, the terms of this Consent shall control as applied to your consent to receive electronic disclosures, communications and documents.



ACCOUNT AGREEMENT

1. AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules and such changes to this Agreement as may be made from time to time. You can access a current fee schedule and the most current version of this Agreement by logging in to your bank account at www.scottrade.com and going to the Scottrade Bank® section of the Agreements & Disclosures center. If you have any questions, please call your local Scottrade® brokerage branch office. This agreement is subject to applicable federal laws, the laws of the state of Missouri and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary from such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- A) summarize some laws that apply to common transactions;
- B) establish rules to cover transactions or events which the law does not regulate;
- C) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- D) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. As used in this document the words "we," "our," and "us" mean Scottrade Bank and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

2. LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement. Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You also acknowledge that Scottrade may provide information (e.g., negative account information of debts) regarding your performance under this Agreement to consumer or credit reporting agencies. You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

3. DEPOSITS - We will give only provisional credit until collection is final for any items we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party endorser to verify or guarantee their endorsements, or endorse in our presence.

4. WITHDRAWALS

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check.

Checks and withdrawal rules - We may refuse any check, withdrawal or transfer request which you attempt by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified. Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may restrict debit transactions, close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure elsewhere in this agreement for information about when you can withdraw funds you deposit. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money, which may be more than the actual amount of your purchase. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it may be up to three days before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, that transaction will be an insufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if we do pay it. You will be charged an NSF or overdraft fee according to our Fee Schedule. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase. Here is an example of how this can occur - You have \$120 in your account. You swipe your card at the card reader on a gasoline pump. Since it is unclear what the final bill will be, the gas station's processing system immediately requests a hold on your account in a specified amount, for example, \$80. Our processing system authorizes a temporary hold on your account in the amount of \$80, and the gas station's processing system authorizes you to begin pumping gas. You fill your tank and the amount of gasoline you purchased is only \$50.

Our processing system shows that you have \$40 in your account available for other transactions (\$120 - \$80 = \$40) even though you would have \$70 in your account available for other transactions if the amount of the temporary hold was equal to the amount of your purchase (\$120 - \$50 = \$70). Later, another transaction you have authorized is presented for payment from your account in the amount of \$68 (this could be a check you have written or an ACH debit). This other transaction is presented before the amount of the temporary hold is adjusted to the amount of your purchase (remember, it may take up to three days for the adjustment to be made). Because the amount of this other transaction is greater than the amount our processing system shows is available in your account, our payment of this transaction will result in an overdraft transaction. Because the transaction overdraws your account by \$28, your account will be assessed the overdraft fee of \$25 according to our overdraft fee policy. You will be charged this \$25 fee according to our policy even though you would have had enough money in your account to cover the \$68 transaction if your account had only been debited the actual \$50 amount of your first purchase rather than the temporary hold amount of \$80.

Overdrafts - If the balance in your bank account is not sufficient to cover any payment or withdrawal you have authorized, you agree that the bank can overdraw your account or we can refuse to process the payment/withdrawal and return the item unpaid. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you.

You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as using your associated Scottrade® brokerage account or another bank account you have with us to sweep funds to cover the overdraft. Brokerage overdraft protection is designed to cover accidental overdrafts. It is not intended to be used as a sweep account. For Brokerage accounts, only the "Cash Available for Withdrawal" balance is eligible to be used for overdraft protection. A hold may be placed on your available funds and may remain in place for up to four business days depending on the merchant. Brokerage overdraft protection will not draw against or create a Margin debit balance. Your Brokerage account cannot be used to cover multiple bank accounts. Federal law limits the number of certain withdrawals on any savings account or money market account to six per month. Overdraft protection transfers count against the withdrawal limitations of Scottrade Bank® money market and savings accounts. For Bank accounts, only the Available Balance is eligible to be used for overdraft protection. The Available Balance is the total funds in your account that are available for immediate use. Your Available Balance consists of your Current Balance minus any pending transactions, such as holds on your account or electronic transactions (deposits or withdrawals).

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. As such, we do not guarantee your requirement for multiple-signature items will be honored.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of early withdrawal penalties for CDs later in this agreement.

5. OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (and not as a Tenancy By The Entirety or as Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

6. STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

7. TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, telephonic, or computer transfer to another account of yours or to a third party or by check, debit card, or similar order to a third party during any calendar month (or statement cycle of at least four weeks). A preauthorized transfer includes any arrangement with us to pay a third party from your account at (i) a predetermined time; (ii) on a fixed schedule or (iii) upon written orders including orders received through the automated clearing house (ACH). If the transfer or withdrawal is initiated by mail or at an ATM then there is no limit on the number of payments that may be made directly to you, directly to us for amounts you owe us, or transfers to other accounts you have with us.

8. AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided in the Truth-in-Savings Disclosure. For certain other changes, we will give you reasonable notice to the extent required by law. We may also close this account or any one or more of the services or access cards associated with the account (such as a debit card or bill-pay service), at any time without notice or liability to you, unless notice is required by law. If we close the account, we may send any funds in the account to you, or transfer the funds to your Scottrade® Brokerage Account. Notice from us to any one of you is notice to all of you. If we suspect that irregular, unauthorized or unlawful activities may be involved with your account, or if there is a dispute regarding your account, we may "freeze" (or place a hold on) the activity or balance in your account and in other accounts, without notice or any liability to you, pending an investigation of such suspected or other activities.

9. STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

10. ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

11. DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

12. SETOFF - We may (without prior notice and when permitted by law) set off the funds in any and all accounts with us and/or with our affiliates against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

13. AUTHORIZED SIGNER (Individual Accounts only) - Scottrade Bank does not permit authorized signers to be added to accounts. Joint account ownership is permissible.

14. RESTRICTIVE LEGENDS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

15. PAYMENT ORDER OF ITEMS - The order in which payments are made is determined by the category of the withdrawal and each withdrawal within a category, as follows:

Category	Order of Transactions Within Category
Wire transfers, transfers between Scottrade Bank and Scottrade Brokerage accounts, and cash transactions	Withdrawals in this category are paid from the account intraday upon the occurrence of the transaction.
ATM and debit card transactions- using your debit card to withdraw cash at an ATM or to purchase an item from a vendor	Withdrawals in this category are paid throughout the day in the order presented to the bank.
ACH transactions - electronic draws from your account	Withdrawals in this category are presented to the bank in batches at set times throughout the day, and are paid from the account in the order the batch is received. In the event of multiple electronic draws from your account within a batch, the items are paid in the order of smallest to highest dollar amount.
Checks	Withdrawals in this category are debited against the account through batch processing at or near the end of the day. In the event of multiple debits within a batch, the items are paid in the order of smallest to highest dollar amount.

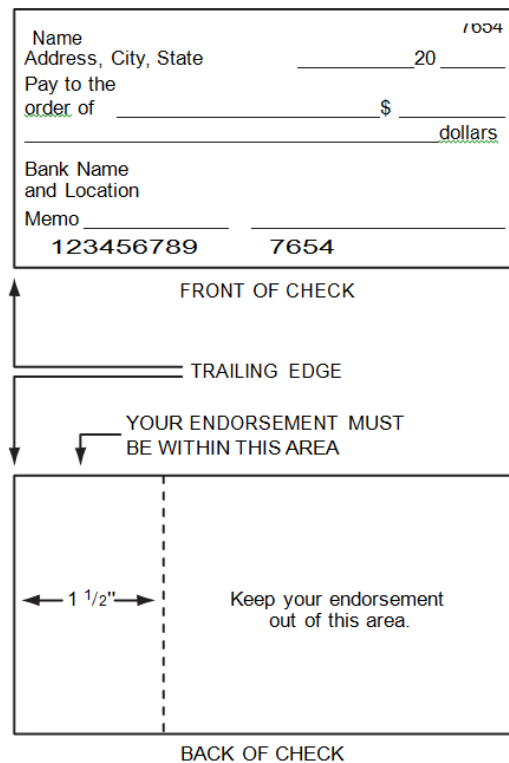
The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft and subsequent overdraft fee) or return the item (creating an insufficient funds (NSF) fee). ATM and one-time debit card transactions that have previously received authorization will be paid, but will not incur an overdraft fee. Fee amounts are available at our website and on the fee schedule provided to you. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

16. FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

17. CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

18. ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement.

19. DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

20. FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

21. CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

22. LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

23. TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

24. CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

25. EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

26. ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us.

27. RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

28. WAIVER OF NOTICES - You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account.

29. ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state of Missouri. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A- 403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

30. INACTIVITY AND ABANDONED OR UNCLAIMED ACCOUNTS - In an attempt to prevent unclaimed property scenarios, we may attempt to contact you by delivering a notice of inactivity to your address of record after a period of no activity in your account. Bank initiated charges and interest credits are not considered activity. If your account continues to have no activity following notice, your account will be considered dormant, meaning that, for your protection, we will "freeze" your account and not permit any withdrawals from the account until you contact us. Also, we may close your account and transfer the funds to your Scottrade® Brokerage Account. State and federal law govern when accounts are considered abandoned. We are required by the unclaimed property laws to turn over accounts considered abandoned to the applicable state, after which we have no further liability to you for the funds and you must apply to the appropriate state agency to reclaim your funds.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

1. Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking, savings, or money market account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking, savings, or money market account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

2. Scottrade Bank Telephone Banking Transfers - Types of Transfers - You may access your account by telephone 24 hours a day, seven days a week at 1-800-SCOTTRADE using your personal telephone banking identification number, a touch-tone phone, and your account number, to:

- Transfer funds between Scottrade Bank® account(s)
- Transfer funds from bank to brokerage and brokerage to bank account(s)
- Get information about:
 - account balances
 - the last 30 calendar days' deposits or withdrawals

3. ATM Transfers - Types of Transfers and Dollar Limitations - You may access your account(s) by ATM using your Scottrade Bank® Debit Card and personal identification number, to get cash withdrawals from checking, savings, and money market account(s) with a debit card. You may withdraw no more than \$510.00 per day. These services may not be available at all terminals.

4. Types of Scottrade Bank® Debit Card Point-of-Sale Transactions - You may access your primary account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions Dollar Limitations - Using your card you may not exceed \$2,500.00 in transactions per day. In general, it is our policy that you may not overdraw your account at an ATM or point-of-sale terminal.

5. Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your MasterCard®-branded Debit Card in a currency other than U.S. dollars, MasterCard will convert the charge into a U.S. dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard, which may not be the most favorable rate available to you. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard charges us a Currency Conversion Assessment for performing the currency conversion, which we pass along to you. In addition, MasterCard charges us an Issuer Cross-Border Assessment on all cross-border transactions regardless of whether there is a currency conversion, which we also pass along to you. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A crossborder transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder. Please see the fee schedule for further details regarding the specific charges.

6. Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

7. Scottrade Bank® Online Banking Transfers - Types of Transfers - You may access your account(s) through the Internet by logging on to our website at www.scottrade.com and using your brokerage account number and your password, to:

- Transfer funds between Scottrade Bank® account(s)
- Transfer funds from bank to brokerage and brokerage to bank account(s)
- Make payments from Scottrade Bank® account(s) to third parties
- Get information about:
 - the account balance of checking, savings, or money market account(s)
 - CD balance
 - account history
 - overdraft line of credit

8. Bill Pay Transaction Limits - When using the Bill Pay service, you may not exceed \$5,000.00 for any one transaction or \$7,500.00 per day.

9. FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to the schedule of fees for additional information about fees.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). Please refer to the fee schedule for additional information about our ATM Fee Reimbursement Program.

10. DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call telephone banking or access online banking to find out whether or not the deposit has been made.
- **Periodic statements.** You will get a monthly online account statement from us for all deposit accounts.

11. PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Visit your bank account at www.scottrade.com or call your local Scottrade® brokerage branch office in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to our separate fee schedule for the amount, if any, we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

12. FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- A) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- B) If you have an overdraft line of credit and the transfer would go over the credit limit.
- C) If the automated teller machine where you are making the transfer does not have enough cash.
- D) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- E) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- F) There may be other exceptions stated in our agreement with you.

13. CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- A) Where it is necessary for completing transfers; or
- B) In order to verify the existence and condition or performance of your account for a third party, such as a credit bureau or merchant; or
- C) In order to comply with government agency or court orders; or
- D) As explained in the separate Privacy Disclosure.

14. UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• Additional Limits on Liability for MasterCard®-branded Debit Card. You will not be liable for any unauthorized transactions using your MasterCard®-branded Debit Card if:

- (i) You can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and
- (ii) Upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

(b) Contact in event of lost or stolen card. If you believe your card and/or code has been lost or stolen, call Bank Support toll-free at 855.265.2265. You may also refer to the banking tab at www.scottrade.com for additional information.

(c) Contact in event of unauthorized transfer. You should call Bank Support toll-free at 855.265.2265 if you believe a transfer has been made using the information from your check without your permission. Contact may also be made by mail to: Scottrade Bank, Attn: Reg E, P.O. Box 31759, St. Louis, MO 63131-0759.

15. ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, Call Bank Support at 855.265.2265, write us at P.O. Box 31759, St. Louis, MO 63131, or email us at banksupport@scottrade.com, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we made available to you the FIRST statement on which the problem or error appeared.

- A) Tell us your name and account number.
- B) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- C) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation by calling Bank Support toll-free at 855.265.2265 during normal business days: Monday through Friday, excluding federal holidays. Your request for information may also be made by mail to: Scottrade Bank, Attn: Reg E, P.O. Box 31759, St. Louis, MO 63131-0759 or by emailing us at banksupport@scottrade.com.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

16. NOTICE OF ATM USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM). For your own safety, be careful. The following suggestions may be helpful.

- A) Prepare for your transactions at home to minimize your time at the ATM.
- B) Mark each transaction in your account record, but not while at the ATM. Always save your ATM receipts. Don't leave them at the ATM because they may contain important account information.
- C) Compare your records with the account statements or account histories that you receive.
- D) Don't lend your ATM card to anyone.
- E) Remember, do not leave your card at the ATM.
- F) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- G) Prevent others from seeing you enter your PIN by using your body to shield their view.
- H) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- I) When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM.
- J) Don't accept assistance from anyone you don't know when using an ATM.
- K) If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- L) Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- M) At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. ACH Debit Transfer instructions requested by you at Scottrade Bank for funds to be pulled from your registered account at another financial institution and deposited in your Scottrade Bank® account will be available to you no later than the fourth business day after the day of deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay any obligations against the account.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for deposits that are returned to us unpaid and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2 p.m. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2 p.m. Central Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- 1) We believe a check you deposit will not be paid.
- 2) You deposit checks totaling more than \$5,000 in any one day.
- 3) You redeposit a check that has been returned unpaid.
- 4) You have overdrawn your account repeatedly in the last six months.
- 5) There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our customer we think it's important for you to know about substitute checks. The following Substitute Check Disclosure provides information about substitute checks and your rights.

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Scottrade Bank
P.O. Box 31759
St. Louis, MO 63131
Phone: 314.965.1555 x6800

You must contact us within 40 calendar days of the date that we delivered, by a means to which you agreed, the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include --

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

TRUTH-IN-SAVINGS DISCLOSURE

1. CHECKING ACCOUNT

Minimum balance requirements - You must deposit \$100 to open this account. Once the account is open, there is no minimum balance requirement. There is no minimum balance requirement to avoid a maintenance fee. This information is also described in the Checking Account product information sheet: https://www.scottrade.com/documents/alt/BA_Info_Checking.pdf.

Fees: See separate fee schedule.

2. INTEREST CHECKING ACCOUNT

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance requirements - You must deposit \$100 to open this account. You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield. There is no minimum balance requirement to avoid a maintenance fee. This information is also described in the Interest Checking Account product information sheet:

https://www.scottrade.com/documents/alt/BA_Info_Checking.pdf.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees: See separate fee schedule.

3. MONEY MARKET ACCOUNT

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance requirements - You must deposit \$100 to open this account. You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield. There is no minimum balance requirement to avoid a maintenance fee. This information is also described in the Money Market Account product information sheet:

https://www.scottrade.com/documents/alt/BA_Info_MoneyMarket.pdf.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.

Fees: See separate fee schedule.

4. SAVINGS ACCOUNT

Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance requirements - You must deposit \$100 to open this account. You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield. There is no minimum balance requirement to avoid a maintenance fee. This information is also described in the Savings Account product information sheet:

https://www.scottrade.com/documents/alt/BA_Info_Savings.pdf.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by debit card or similar order to third parties are limited to six per statement cycle.

Fees: See separate fee schedule.

5. CERTIFICATE OF DEPOSIT

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effects of closing an account - If you close your CD before maturity, accrued interest not yet credited will be used to offset the early withdrawal penalty.

Minimum balance requirements - A minimum deposit amount of \$500 is required to open a CD. You have 10 business days from the date the account is opened to fund your CD to avoid account closure. This information is also described in the Certificate of Deposit product information sheet: https://www.scottrade.com/documents/alt/BA_Info_CD.pdf.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You cannot withdraw interest from your account before maturity.

Time requirements - Your account will mature as shown in your account details.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of 90 days or less: The fee we may impose will equal seven days' interest on the amount withdrawn subject to penalty not to exceed the interest earned.
- If your account has an original maturity of 91 to 364 days: The fee we may impose will equal 90 days' interest on the amount withdrawn subject to penalty not to exceed the interest earned.
- If your account has an original maturity of 12 to 59 months: The fee we may impose will equal 180 days' interest on the amount withdrawn subject to penalty not to exceed the interest earned.
- If your account has an original maturity of 60 months or longer: The fee we may impose will equal 365 days' interest on the amount withdrawn subject to penalty not to exceed the interest earned.

*We may impose a penalty of seven days' interest, on the amount withdrawn subject to penalty, if the withdrawal is made within the first six days after the deposit. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Renewal policy - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, balance and other features as the original time deposit.

Grace period - You will have ten calendar days after maturity to withdraw the funds without a penalty.

ADDITIONAL TERMS

This section contains additional terms that apply to your account.

1. Arbitration Disclosures. This Agreement contains a pre-dispute arbitration clause. By acknowledging this Agreement, the parties agree as follows:

(a) All parties to this Agreement are giving up the right to sue each other in court, including the right to trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

(b) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(c) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(d) The arbitrators do not have to explain the reason(s) for their award.

(e) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

(f) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

You agree that any controversy, dispute, claim, or grievance between us or our shareholders, officers, directors, employees, associates, or agents and you and, if applicable, your shareholders, officers, directors, employees, associates or agents arising out of, or relating to this Agreement, or any service provided by us, including any transactions of any kind made on your behalf through us, shall be resolved by either of the following two arbitration administrators:

(1) National Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405 (www.arbitration-forum.com); or (2) American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017 (www.adr.org). You may contact the administrators to obtain information about arbitration rules and procedures as well as claim forms and fee schedules. If you are not a resident of the United States at the time a controversy subject to arbitration arises, you agree that any arbitration hearing shall be held in St. Louis, Missouri. You consent to the personal jurisdiction of all courts located in the State of Missouri for enforcing this arbitration clause and any arbitration award, and you agree that any arbitration hearing shall be held in the English language. If any party unsuccessfully resists confirmation or enforcement of an arbitration award rendered under this Agreement, then all costs, attorneys' fees, and expenses incurred by the other party or parties in confirming or enforcing the award shall be fully assessed and paid by the party resisting confirmation or enforcement of the award.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, or who is a member of a putative class until: (a) the class certification is denied; or (b) the class is decertified; or (c) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any right under this Agreement except to the extent stated herein.

2. Warnings Regarding Connected Accounts. You understand if you choose to open a Scottrade Bank® Account it will automatically be connected directly to your Scottrade® Brokerage Account. In opening such Scottrade Bank® Accounts, you will have the opportunity to add joint account holders or fiduciaries that may or may not be included as a joint account holder or fiduciary on your Scottrade® Brokerage Account ("Additional Account Party"). You understand, acknowledge and agree that if you provide information regarding your Scottrade® Brokerage Account to such an Additional Account Party in order for such Additional Account Party to view or transact in your Scottrade Bank® Accounts online, the Additional Account Party will have access to your Scottrade® Brokerage Account and will not be blocked from the functionality offered, including, but not limited to: transfer funds to a Scottrade Bank® Account for subsequent withdrawal, execute trades and transfer securities out of the Scottrade® Brokerage Account.

You further understand, acknowledge and agree that anyone who you authorize to make transactions on your behalf in relation to your Scottrade® Brokerage Account, such as a joint account holder or a fiduciary on your Scottrade® Brokerage Account, will also have access to your Scottrade Bank® Accounts, whether or not included as an Additional Account Party on your Scottrade Bank® Accounts, and thus will be able to execute transactions in your Scottrade Bank® Accounts, including, but not limited to: making deposits and withdrawals and making wire transfers. Scottrade will provide you with a User ID and Password (which you are thereafter required to replace with a new Password) when you open a Scottrade® Brokerage Account. You agree to safeguard your User ID and the initial and all subsequent versions of your User ID and/or Password.

You understand and agree that neither Scottrade nor Scottrade Bank shall be responsible for any breach of security caused by your failure or the failure of anyone you authorize to make transactions on your behalf to maintain the confidentiality of your User ID and Password. You understand that in the event your Scottrade Bank® Account becomes dormant, then prior to being considered abandoned under state law, we may close the Scottrade Bank® Account and transfer the balances to your Scottrade® Brokerage Account, even if an Additional Account Party may be included on your Scottrade Bank® Account. You understand that neither Scottrade nor Scottrade Bank reviews any action or inaction by you or anyone you authorize to act on your behalf in relation to your Scottrade® Brokerage Account or Scottrade Bank® Account. You understand and agree that you are solely responsible for reviewing the activity in your Scottrade® Brokerage Account and your Scottrade Bank Account and to promptly notify Scottrade in the event you believe that someone has used your log-in credentials, such as your User ID and password, to access your Scottrade® Brokerage Account, your Scottrade Bank® Account or both, without your authorization. You agree to hold Scottrade, Scottrade Bank and their respective officers, directors, employees, agents and affiliates harmless from any liability, claim, or expense (including attorneys' fees and disbursements), as incurred, for the actions and non-actions by you and the actions and non-actions of anyone you authorize to act on your behalf (or anyone to whom you provide your Scottrade Brokerage Account or Scottrade Bank Account information) in relation to your Scottrade® Brokerage Account and/or your Scottrade Bank® Account. You understand and agree that neither Scottrade nor Scottrade Bank shall be responsible for any breach of security caused by your failure, or the failure of anyone you authorize to act on your behalf with respect to your Scottrade® Brokerage Account, your Scottrade Bank® Account or both, to maintain the confidentiality of the User ID and password associated with your Account.

3. Security. You agree that you are the exclusive owner and solely responsible, jointly and severally, if applicable, for the confidentiality and protection of the User ID and password that allows you to access our electronic trading systems. You further agree that you will be fully responsible for all acts and non-actions by you and anyone who you authorize to act on your behalf including all brokerage transactions, banking transactions and any other transactions that result from the use of your User ID, Account number and/or password. You agree to indemnify and hold Scottrade, Scottrade Bank and their respective officers, directors, employees, agents and affiliates harmless if any other person utilizing your User ID, Account number or password or any other confidential information provides instructions to us that may be contrary to your instructions or unauthorized by you. You agree to immediately notify Scottrade in writing via email of any loss, theft or unauthorized use of your User ID, Account number, password or any other confidential information. Further, in the event you elect to use a third-party service that aggregates account information or website content, you do so at your own risk and you agree that you will not hold Scottrade or Scottrade Bank liable for any damages or other consequences resulting from the use of such service or your decision to disclose your User ID, Account number and/or password in connection with the use of such service.



MEMBER
FDIC

Monthly Service Charge for Scottrade Bank® Accounts	Maintenance charge applied to savings, checking, money market or interest checking accounts	No charge
ATM Withdrawal	Charge issued for cash withdrawals via ATM when you use your Scottrade Bank® ATM/debit card	Scottrade Bank does not issue a charge for cash withdrawals made at any domestic ATM. We will refund cash withdrawal fees applied to your account by a domestic U.S. ATM at the end of each statement cycle. The rebate will appear as a lump-sum credit on the same statement that incurred the initial ATM fees. If you close your account before the end of the statement period, you will not receive a refund. Scottrade Bank makes its best effort to identify those ATM fees eligible for refund. In the event that you do not receive a refund, please contact Scottrade Bank® Support at 855.265.2265. We reserve the right to terminate or limit reimbursements if we observe a pattern of fraud or abusive overuse, and to modify or discontinue the ATM fee refund program at any time.
Foreign Transaction	Any charge assessed by ATM owners or merchants at the point of sale when you use your Scottrade Bank® ATM/debit card outside the U.S.	Generally, one percent of the value of the transaction. If you effect a transaction with your MasterCard-branded debit card in a currency other than U.S. dollars, MasterCard will convert the charge into a U.S. dollar amount on the day the transaction is processed. The MasterCard currency conversion procedure includes use of an exchange rate selected by MasterCard, which may not be the most favorable rate available to you. MasterCard also charges us two fees, both of which are passed along to you: (i) a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion, and (ii) an Issuer Cross-Border Assessment of 80 basis points (.8% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder. Please see the Bank Account Agreement for further detail.
Check Printing	Charge for ordering checks	Standard checks may be ordered through Deluxe at a discounted price.
Stop Payment Request ¹	Charge for placing stop payment on a check or range of checks	\$25
Expedited Debit Card ²	Charge for requesting two-business-day shipment of a debit card	\$25
Check Copy ³	Mailed paper copy of check	\$5 per item
Insufficient Funds (NSF) Fee for a Returned Item	Charge assessed when there are not sufficient available funds in your account to cover a presented transaction when the item is not paid against your account, potentially resulting in a negative balance. This fee applies to transactions by checks or electronic means and does not apply to one-time debit card transactions or ATM withdrawals.	\$25 per item with a maximum of two charges per day
Overdraft Fee for a Paid Item	Charge assessed when there are not sufficient available funds in your account to cover a presented transaction when the item is paid against your account, potentially resulting in a negative balance. This fee applies to overdrafts created by checks or electronic means and does not apply to one-time debit card transactions or ATM withdrawals.	\$25 per item with a maximum of two charges per day
Returned Deposit Item	Charge assessed for checks or other items deposited to your account that are returned by the paying bank	\$5 per item
Domestic Outgoing Wire	Charge assessed for sending funds to another domestic institution via wire transfer	\$25
Statement Copy	Charge assessed for paper statements	Available via Scottrade.com. Charge may apply for research required to provide copies of statements not available via Scottrade.com
Research	Charge assessed in the event that Scottrade Bank is required to provide information on your account to legal authorities or otherwise	\$40 per hour; \$50 additional fee for CD

¹ This activity has a no-cost option available through online self-service by logging in to your Scottrade Bank® account and selecting Account Services & Maintenance, then Stop Payment in the left menu column.

² This activity has a no-cost option available by choosing standard shipping when ordering.

³ This activity has a no-cost option available through online self-service by logging in to your Scottrade Bank® account and selecting Statements & Notices, the statement(s) containing the check(s), then the Check Images tab at the top.

Scottrade Privacy Statement

FACTS	WHAT DOES SCOTTRADE 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 employment information • Account balances and transaction history • Credit history and investment experience
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 Scottrade chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information		Does Scottrade 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		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		No	We don't share
To limit our sharing	Call 800.619.7283 – our menu will prompt you through your choices. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call 800.619.7283 or go to www.scottrade.com .		
Who we are			
Who is providing this notice?	Scottrade, Inc.; Scottrade Bank, FSB; Scottrade Investment Management, Inc.		

Scottrade Privacy Statement

What we do	
How does Scottrade 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 Scottrade collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or provide account information • Give us your contact information or make a wire transfer • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include companies with a Scottrade name.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Scottrade does not share with non-affiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include mortgage lenders, credit card companies and other financial service providers.</p>
Other important information	
<p>We will continue to share information to the extent permissible by law. We may further limit information sharing to comply with more restrictive state laws:</p> <ul style="list-style-type: none"> • For accounts with a Vermont mailing address – We do not share information about your creditworthiness with any of our affiliates without your consent; however, we may share information about transactions and experiences with you without your consent. • For accounts with a California mailing address – California residents receive an additional notice describing the privacy choices available under California law. 	

Scottrade, Inc. and Scottrade Bank are separate but affiliated companies and are wholly owned subsidiaries of Scottrade Financial Services, Inc. Brokerage products and services offered by Scottrade, Inc. - Member [FINRA](#) and [SIPC](#).

Brokerage products are not insured by the FDIC - are not deposits or other obligations of the bank and are not guaranteed by the bank - are subject to investment risks, including possible loss of the principal invested.

Deposit products and services offered by Scottrade Bank, Member [FDIC](#).

California Privacy Notice

Important Privacy Choices for California Residents

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the right to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies with whom we do business. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information-Sharing With Affiliates: Unless you instruct us otherwise, we may share personal and financial information about you with companies we own or control.

Restrict Information-Sharing With Outside Companies: Unless you instruct us otherwise, we may share personal and financial information about you with outside companies with whom we do business to provide financial products and services.

Time-Sensitive Reply

You may make your privacy choices at any time; however, if we do not hear from you we may share some of your information with affiliated companies and outside companies as described above.

To exercise your choices: Complete one of the enclosed forms for each account, then submit to us in the enclosed return envelope or fax to 855.339.5128 (Attn. Privacy Department).

Scottrade Information Privacy Request – California Residents ONLY

The choice(s) indicated below will remain unless you state otherwise.

☐ Don't share my personal & financial information with your affiliated companies.

☐ Don't share my personal & financial information with outside companies with whom you do business.

Account Holder: _____

Account Number: _____ Email (if applicable): _____

Signature: _____ Date: _____