

# E\*TRADE FINANCIAL®

February 6, 2017



Mr. Charles Lynch  
XXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX

0000000028



Re: Acct #XXXXXX-7XXX

Dear Mr. Charles Lynch,

E\*TRADE Bank has decided to exercise its discretion to close the above referenced account pursuant to an Equifax CDC disclosure discovery.

For your review, the E\*TRADE Bank Account Agreement states:

### ***Termination/Closing Your Account***

*Any authorized signer(s) may close your account at any time, with or without cause. We are not required to provide notice of such closure to the other authorized signers on the account. We may automatically close your account if the account balance is zero. We may terminate your account relationship with us at any time, with or without cause, by giving oral, electronic or written notice to any of you. If the funds are not withdrawn, we may send a check for the collected account balance to any of you at the last address we have on file for the account. Thereafter, the funds will stop earning interest (even if the check is returned or remains uncashed for any reason). We may dishonor any check, item or transaction presented for payment after an account is closed. At our sole discretion, we may honor checks, items and orders presented or occurring after an account is closed if the transaction is guaranteed by us to third parties (e.g., under a check guarantee or as part of an electronic fund transfer arrangement) or you fail to give us a timely stop payment order for any outstanding checks. You remain responsible for such items and transactions, which may be treated as overdrafts.*

Please take the necessary action on this account within 30 days from the date of this letter. If action is not taken by this date, E\*TRADE Bank will take action on your behalf.

We regret that E\*TRADE Bank is no longer able to assist with your financial needs.

If you have any further questions regarding this matter, we suggest that you contact Compliance Data Center, Inc at 1-800-221-3758. You may also send correspondence to them at the address listed below.

Compliance Data Center, Inc.  
Attn: CDC Disclosure Department  
Mail drop JV23  
1550 Peachtree St. NW  
Atlanta, GA 30309

### **DISCLAIMER:**

Compliance Data Center (CDC) is a third party not affiliated with E\*TRADE Financial Corporation or any of its affiliates.

Sincerely,

E\*TRADE Bank

22916006958096  
BANK

**PLEASE READ THE IMPORTANT DISCLOSURES BELOW**

The E\*TRADE Financial family of companies provides financial services including trading, investing and banking products and services to retail customers.

Banking products and services are offered by E\*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries.

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