

# E\*TRADE FINANCIAL®

February 6, 2017



Charles Lynch  
XXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX

00000000129



Re: Acct #XXXX-9XXX

Dear Charles Lynch,

E\*TRADE Securities LLC ("E\*TRADE Securities") 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 Securities Brokerage Customer Agreement states:

### **Termination of Accounts**

*I may close my Account at anytime, after all Debit Balances are paid, on written or oral notice to E\*TRADE Securities. E\*TRADE Securities reserves the right to terminate my Account or to block my access to the Service without notice, for any reason or for no reason. The terms and conditions of this Agreement will survive termination of my Account and will continue to apply to any disputed or other remaining matters involving my relationship with E\*TRADE Securities. After the termination of my Account, I will remain liable to E\*TRADE Securities for payment of any indebtedness or obligation to E\*TRADE Securities, plus interest as provided under this Agreement.*

If there is cash and/or positions in the account, the following three options are available to settle the account:

- You may sell your stock and request a check for the proceeds (minus any applicable charges or payments due).
- You may transfer the account to another firm.
- You may request a check for the balance of any funds and a stock certificate(s) for any eligible shares (any applicable charges or payments due will be deducted from the account). In the event the account contains positions that cannot be transferred and shipped, alternate arrangements will need to be made.

As the above account is a form of IRA, if you wish to request a stock certificate(s) for any eligible shares and a check for the balance of any funds, you will need to complete our IRA Distribution Request Form. A copy of this form is available for download on our website at [www.etrade.com/forms](http://www.etrade.com/forms), followed by the Transfers & Distributions category. Please mail the completed form to the following address or call E\*TRADE Customer Service toll free at 1-800-ETRADE-1 (1-800-387-2331) for domestic or 678-624-6210 outside the US.

E\*TRADE Securities  
P.O. Box 484  
Jersey City, NJ 07303-0484

Please be advised that the majority of Non Exchange Listed securities are also Direct Registration System ("DRS") eligible. Paper certificate requests also will be transferred electronically at no charge to the transfer agent via DRS in place of requesting a paper certificate.

In the event a security is not DRS eligible, a paper certificate will be mailed for a \$500 fee for domestic companies and a \$250 fee for international companies.

E\*TRADE Securities has a \$60 account transfer fee, which will be deducted from your account at the time of transfer. Once the transfer has been completed, the fee will be reversed back into your account. You will see the fee reversal in the residual (final) sweep transfer from your E\*TRADE account to your new account at the outside firm. If you choose to transfer assets to another brokerage firm, please be aware that you will need to contact the new brokerage firm to initiate the transfer of the account.

If there are no cash balances or securities positions in the account, please be advised E\*TRADE Securities will close the account within the next 30 days.

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, ETS will take action on your behalf.

We regret that E\*TRADE Securities 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 Securities LLC

**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.

Securities products and services offered by E\*TRADE Securities LLC, Member FINRA/SIPC.

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