

## **SCOTTRADE PRIVACY STATEMENT**

The Scottrade Privacy Statement describes how we collect and protect your personal information in the course of providing you with financial services.

### **Our Privacy Policy**

We are very committed to protecting the privacy of your personal information. Scottrade wants you to know that:

- We do not sell, rent or license your personal information to anyone.
- We maintain physical, electronic and procedural safeguards that restrict unauthorized access to your personal information.
- We train our employees about privacy and limit access to this information.

### **Personal Information We May Collect**

We collect personal information about you, which may include your name, physical address, e-mail address, telephone number, Social Security number and other information as required.

We obtain this information from the following sources:

- Information you provide online, on written applications or forms, and other information you may provide;
- Information entered online that may be stored even if you do not complete or submit an application;
- Information from third parties in order to verify your identity or to prevent fraud;
- Information from third parties that you authorize to provide information to us; and
- Information about your transactions, account experience, account balance, trading activity and payment history.

### **Personal Information We Use or Disclose**

Scottrade does not sell, rent or license your personal information to anyone. This applies to both current and former customers.

We use your personal information to provide services you may have requested, to respond to communications from you, and to help you open new or additional accounts.

We disclose your personal information, as permitted by law, to non-affiliated third parties that help us provide financial services to you. This includes third parties who provide statements of your accounts, transaction confirmations and check printing; or provide

custody, depository or recordkeeping services. All non-affiliated third parties that accept or receive personal information from us are obligated contractually or by law or regulation to keep this information confidential and to use the information only to provide the services we ask them to perform.

We disclose personal information to government and regulatory agencies and to comply with a lawful summons, court order, subpoena, fraud investigation, audit or regulatory examination.

### **Security of Your Personal Information**

We maintain physical, electronic and procedural safeguards that restrict access to your personal information. We comply with applicable laws and regulations. Our online environment uses industry leading security technologies including layered security and access controls over personal information.

These safeguards are reviewed and may be adjusted in response to advances in technology and the latest security threats.

### **How We Use Cookies**

Scottrade uses first-party and third-party cookies. Cookies are small text files sent by a Web site server to your Web browser and stored on your computer. The use of cookies helps us understand how you are using our Web site. They allow us to improve the security, content, navigation and functionality of the Web site. Additionally, we use cookies on our Web sites and the sites on which we advertise to track advertising performance and to collect aggregate data on Web page viewing. Cookies are not used to collect or disseminate any personal information.

You can manage the placement of cookies on your computer through the features found in most Internet browsers. You can also delete cookies that have already been placed on your computer. Consult the "Help" function of your browser to explore your options.

### **Internet Protocol (IP) Address**

As you enter our Web site, we capture and retain the IP address of the device you are using, such as a personal computer or a handheld device. The IP address does not identify you or your personal information and is used for security purposes only.

### **Links to Other Web Sites**

We provide links to other third-party Web sites to provide information that may be of interest to you. When you select a link to a third-party site, you are subject to the privacy and security policies of the third party.

### **How to Protect Yourself**

We encourage you to protect your personal computers by using the Security Checklist on the Scottrade.com Web site under the Security Section and ensure your account information is stored securely, transactions are accurately reflected and contact information is up-to-date.

### **Steps to Take if You Become an Identity Theft Victim**

If you feel you have become the victim of online identity theft, you should take the following steps:

- If you feel your Scottrade account has been compromised in any way, immediately contact us toll-free at 1-800-619-SAVE (7283).
- Contact the fraud department at each major credit bureau and tell them you are an identity theft victim:
  1. Equifax - call 800.525.6285 or visit <http://www.equifax.com/home>
  2. Experian - call 888.397.3742 or visit <http://www.experian.com/>
  3. TransUnion - call 800.680.7289 or visit <http://www.transunion.com/>
- Contact the creditors/companies for any accounts that have been tampered with or opened fraudulently. Speak with someone in the security or fraud area of each creditor/company; follow up with a letter.
- File a report with your local police or the police in the community where the online fraud took place. Get a copy of the police report in case you need proof of the crime.
- Keep records of everything involved in your efforts to clear up the fraud, including copies of written correspondence and records of telephone calls.
- File a complaint with the Federal Trade Commission (FTC).

### **Revisions**

Scottrade reserves the right to make changes to the Privacy Statement at any time. Any changes or updates become effective immediately upon posting to this site. Please check the "Last Revision" date below to determine if there have been any changes since you have last reviewed our Privacy Statement.

Scottrade provides an annual privacy notice to current customers. You may always review our Privacy Statement online at <http://www.scottrade.com>, or contact us for a copy at 1-800-619-SAVE (7283).

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