



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 800.619.7283. 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 Microsoft 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.