

Scottrade Privacy Statement

Rev. July 2016

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	<p>Call 800.619.7283 – our menu will prompt you through your choices.</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800.619.7283 or go to www.scottrade.com .	

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](#).

Guidance Solutions from Scottrade Investment Management and Advisor Access from Scottrade Investment Management are investment advisory services offered by Scottrade Investment Management, Inc., a registered investment advisor. Brokerage products and services are offered through Scottrade, Inc., member [FINRA](#) / [SIPC](#), while advisory services are provided by Scottrade Investment Management, Inc. Scottrade Investment Management, Inc. and Scottrade, Inc. are both wholly owned subsidiaries of Scottrade Financial Services, Inc. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

Who we are	
Who is providing this notice?	Scottrade, Inc.; Scottrade Bank, FSB; Scottrade Investment Management, Inc.
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?	We collect your personal information, for example, when you: <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 We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a Scottrade® name.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Scottrade does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage lenders, credit card companies and other financial service providers.
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 privacy choices available under California law. • For accounts with a Nevada mailing address – Nevada law requires us to inform you that you can be placed on our internal Do Not Call list by calling 800.619.7238. Further information can be obtained from the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone 702.486.3132; email BCPINFO@ag.state.nv.us. 	

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. If you have responded to a previous opt-out, you do not have to do so again.

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: You can respond by **SECURE EMAIL** to privacymailbox@scottrade.com.

Put **Opt-Out** in the subject line and the account numbers you wish to Opt-out in the body of the email.

ONLY USE THE SECURE EMAIL FUNCTION.

You can fill out the accompanying form and fax it to 855.339.5128.

If you prefer, you can request a self-addressed envelope to be sent to you for purposes of responding by regular mail. Contact your broker or Service Center to obtain the envelope or if you have any questions.

For your protection, if you choose to email personal information such as a date of birth or a Social Security, account or credit/debit card number, we encourage you to encrypt your message by following the instructions posted at <https://send.scottrade.com/encrypt>. Please do not use email to request or authorize the purchase or sale of any security, request funds from your account, or otherwise conduct any securities transactions, as Scottrade cannot accept or process such requests.

All email sent to and from this address will be retained by the Scottrade® corporate email system and is subject to review by someone other than the recipient. Email transmissions may not be secure; contact us at 800.619.7283 for more information.

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:** _____