

E*TRADE

KYC Periodic review

Client experience

November 2023



Inbox

The customer receives a notification in thier account to review/update their information within 60 days.



Inbox



Set & Manage Alerts



Delivery



Help

All

Account alerts

Symbol alerts

Back to Account alerts

Next



09/29/23 05:06 PM ET

Review your profile and account information

Update or confirm your [profile and account information](#) by mm/dd/yyyy to continue accessing your E*TRADE accounts online.

Change or manage your alert [delivery preferences](#).

Investment Products - Not FDIC Insured - No Bank Guarantee - May Lose Value

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member FDIC. Securities products offered by E*TRADE Securities LLC (ETS), Member [SIPC](#) or Morgan Stanley Smith Barney LLC (MSSB), Member [SIPC](#). All entities are separate but affiliated subsidiaries of Morgan Stanley. Throughout 2023, ETS will be transitioning existing clients to MSSB.

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Please read all the important disclosures below.

Investing:

Check the background of Morgan Stanley Smith Barney LLC on [FINRA's BrokerCheck](#) and see the Morgan Stanley Smith Barney LLC [Relationship Summary](#).

Investment Products • Not FDIC Insured • No Bank Guarantee • May Lose Value



Securities in your account protected up to \$500,000. For details please see [www.sipc.org](#)

Banking:

Banking products and services are provided by Morgan Stanley Private Bank, National Association, Member [FDIC](#).

Banking Products • FDIC Insured • Bank Guarantee



FDIC-Insured - Backed by the full faith and credit of the U.S. Government



Equal Housing Lender

> [Read additional product disclosures](#)

1. Mobile check deposit is available to most E*TRADE and Morgan Stanley Private Bank, National Association US retail customers. CD, HELOC, and futures accounts are not eligible for mobile check deposit. Mobile check deposit limit is \$250,000 per day, per customer logon. System limitations may apply.

2. With Max-Rate Checking, Morgan Stanley Private Bank, National Association ("Morgan Stanley Private Bank") will not charge you a fee for withdrawing funds from any institution's ATM, but the owner/operator of the ATM may charge a fee. In those cases, we will refund ATM fees charged worldwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [etrade.com/rateandfee](#) for more details.

Morgan Stanley Private Bank imposes a charge equal to 1% of the transaction amount (including credits and reversals) for non-U.S. currency transactions.

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3. With Checking, Morgan Stanley Private Bank, National Association ("Morgan Stanley Private Bank") will not charge you a fee for withdrawing funds from any institution's ATM, but the owner/operator of the ATM may charge a fee. In those cases, we will refund ATM fees charged nationwide. For additional information and important details about how the ATM fee refund will be applied, please visit the [etrade.com/rateandfee](#) for more details.

Morgan Stanley Private Bank imposes a charge equal to 1% of the transaction amount (including credits and reversals) for non-U.S. currency transactions.

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System response and account access may vary due to a variety of factors, including trading volumes, market conditions, system performances, and other factors.



E*TRADE COMPLETE™
PROTECTION GUARANTEE

[Privacy](#) | [Disclosure Library](#) | [Statement of Financial Condition](#) | [About Asset Protection](#) | [Account Agreements and Disclosures](#) | [Quarterly 606 Report](#) | [Business Continuity Plan](#)

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The reasons for the account review are explained to the customer clearly and concisely.

Review your information

We are required to periodically ask you to update or confirm your E*TRADE profile and account information. This will help us stay compliant with legal regulations, and keep your personal information up to date and your accounts secure.

Review your information by MM/DD/YYYY, within 60 days, to continue accessing your E*TRADE accounts online.

Accounts to review

- Individual Brokerage -1234
- Rollover IRA -2938
- Joint -9284

Review

Skip for now

60 days left

When the customer has "skipped" enough times and the 60 days has come to an end, they see the same message and are taken into the flow.

Review your information

We are required to periodically ask you to update or confirm your E*TRADE profile and account information. This will help us stay compliant with legal regulations, and keep your personal information up to date and your accounts secure.

Accounts to review

- Individual Brokerage -1234
- Rollover IRA -2938
- Joint -9284

Review

Personal Information

Select an edit link to update your information.

Email address

Edit

Email addressemail@etrade.com

Address

Edit

Legal address ⓘ1313 Mockingbird Lane
San Francisco, CA 02927
US

Phone number

Phone type	Phone number	Actions
Home	+1 375-987-7636	<div><div></div><div></div></div>
Work	+1-375-987-7636 x5346	<div><div></div><div></div></div>
Mobile	+1 375-987-7636	<div><div></div><div></div></div>
Additional home	+1 375-987-7636	<div><div></div><div></div></div>

+ Add phone number

Citizenship status

Edit

StatusUS citizen

Financial information

Edit

Annual income ⓘ\$150,001 - \$200,000

Total net worth ⓘ\$200,001 - \$250,000

Liquid net worth ⓘ\$250,001 - \$300,000

Employment information

Edit

OccupationSelf-Employed

Company nameCTS

Field or industryAdvertising / marketing

Company address1313 Mockingbird Lane
San Francisco, CA
US

Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?No

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?No

Do you, or does a family or household member, own 10% or more of public company?No

Continue

Skip for now
60 days left

Personal Information

Select an edit link to update your information.

✕

Edit address

For your convenience, updates to your legal address will be applied to all your E*TRADE and Morgan Stanley accounts. Updates to your mailing address may also be applied, depending on your address settings. To confirm your changes, go to [Contact Information](#) on Morgan Stanley.

Legal address ⓘ

Country

United States

▼

Address 1

1313 Mockingbird Lane

Address 2

ZIP code

02927

City

San Francisco

State

California

▼

☐ Mailing address same as legal

Mailing address ⓘ

Account

Apply to all E*TRADE brokerage accounts

▼

☒ Apply to all E*TRADE brokerage accounts

Country

United States

▼

Address 1

1500 Rectangle

Address 2

ZIP code

37203

City

Nashville

State

Tennessee

▼

Changing your contact information may cause online check or IRA distribution requests to be temporarily unavailable for security purposes.

Availability of products or services may be limited or unavailable outside the United States. You may receive a notification if impacted by an address change.

Save

Cancel

Do you, or does a family or household member, own 10% or more of public company?

No

Continue

Skip for now

60 days left

Personal Information

Select an edit link to update your information.

Email address

Email address

Address

Legal address ⓘ

Phone number

Phone type

Home

Work

Mobile

Additional home

✕

Edit citizenship status

Status

Non_US citizen

Country

Mexico

Second country

Select

Save

Cancel

✎ Edit

✎ Edit

Actions

✎ ✕

✎ ✕

✎ ✕

✎ ✕

⊕ Add phone number

Citizenship status

Status

US citizen

✎ Edit

Financial information

Annual income ⓘ

\$150,001 - \$200,00

Total net worth ⓘ

\$200,001 - \$250,000

Liquid net worth ⓘ

\$250,001 - \$300,000

✎ Edit

Employment information

Occupation

Self-Employed

Company name

CTS

Field or industry

Advertising / marketing

Company address

1313 Mockingbird Lane
San Francisco, CA
US

Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

No

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?

No

Do you, or does a family or household member, own 10% or more of public company?

No

Continue

Skip for now
60 days left

Personal Information

Select an edit link to update your information.

Email address

Email address

Edit

Address

Legal address

Annual income

\$150,001 - \$200,00

Total net worth

\$200,001 - \$250,000

Liquid net worth

\$250,001 - \$300,000

Save

Cancel

Phone number

Phone type

Home

Work

Mobile

Additional home

Actions

Edit

Trash

Edit

Trash

Edit

Trash

Edit

Trash

Add phone number

Citizenship status

Status

US citizen

Edit

Financial information

Annual income ⓘ

\$150,001 - \$200,00

Total net worth ⓘ

\$200,001 - \$250,000

Liquid net worth ⓘ

\$250,001 - \$300,000

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Do you, or does a family or household member, own 10% or more of public company?

No

Continue

Skip for now

60 days left

Personal Information

Select an edit link to update your information.

Email address

Edit

Email address

email@etrade.com

Edit employment information

Employer details

Occupation

Company name

Self-Employed

CTS

Field or industry

Advertising / marketing

Country

Address 1

United States

1313 Mockingbird Lane

Address 2

ZIP code

02927

City

State

San Francisco

California

Regulatory questions

Do you, or does a family or household member, work for a broker-dealer or a securities or futures exchange, futures commission merchant, retail foreign exchange dealer, or securities or futures regulator?

No

Yes

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?

No

Yes

Do you, or does a family or household member, own 10% or more of public company?

No

Yes

Save

Cancel

exchange dealer, or securities or futures regulator?

Do you, or does a family or household member, serve on a board of directors, or as another policymaker at a public company?

No

Do you, or does a family or household member, own 10% or more of public company?

No

Continue

Skip for now
60 days left

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Personal Information

Personal Information

Select an edit link to update your information.

Email address

[✎ Edit](#)

Email address

email@etrade.com

Address

[✎ Edit](#)

Legal address ⓘ

1313 Mockingbird Lane
San Francisco, CA 02927
US

Phone number

Phone type	Phone number	Actions
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Work	+1-375-987-7636 x5346	✎ 🗑
Mobile	+1 375-987-7636	✎ 🗑
Additional home	+1 375-987-7636	✎ 🗑

[⊕ Add phone number](#)

Citizenship status

[✎ Edit](#)

Status

US citizen

Financial information

[✎ Edit](#)

Annual income ⓘ

\$150,001 - \$200,00

Total net worth ⓘ

\$200,001 - \$250,000

Liquid net worth ⓘ

\$250,001 - \$300,000

Employment information

[✎ Edit](#)

Occupation

Self-Employed

Company name

CTS

Field or industry

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No

Continue

[Skip for now](#)
60 days left

Account Preferences

Select an edit link to update your information.

Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

Mailing address ⓘ

1500 Rectangle
Nashville, TN 37203
US

✎

Edit

ⓘ

Please make sure you indicated only significant sources of net worth and funding.

Sources of net worth and funding

Significant sources

Employment compensation

Country sources are from

United States

✎

Edit

Account usage

Purpose and expected use

Retirement

Country you will send funds to or receive funds from

United States

✎

Edit

Continue

Back

Skip for now
60 days left

Account Information

Select an edit link to update your information.


Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

Mailing address ⓘ

1500 Rectangle
Nashville, TN 37203
US

 Edit

Financial information

Source of net worth and funding

Other

Other sources of net worth and funding

Third party

Industries related to your sources of net worth and funding


Money service business, Casino or other game operation

Portion of net worth or funding coming from outside the US


Yes

Country

Mexico

 Edit

Account usage

 Please take a moment to update your information.

Purpose and expected use

Retirement

How often do you plan on using this account in a given month


--

How much you think you'll deposit and withdraw in total each month

--

Expect to send or receive money from an individual or firm outside the US

--

 Edit

Continue

Back

Skip for now
60 days left

Account Preferences

Select an edit link to update your information.

Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

 Edit

Mailing address 

1500 Rectangle
Nashville, TN 37203
US

Edit sources of net worth and funding

Sources of net worth and funding (Significant sources only)

Employment compensation

▼

Does any portion of your net worth and funding come from outside the US?

- ☒ No
- ☐ Yes

Save

Cancel

Continue

Back

Skip for now
60 days left

Account Information

Select an edit link to update your information.

Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

Mailing address

Financial info

Source of net worth

Other sources of net worth

Industries related to net worth and future plans

Portion of net worth from outside the US

Country

Account usage

Edit

Edit

Edit

×

Edit account usage

Purpose and expected use of account

Retirement

Do you expect to send or receive money from an individual or firm outside the US?

☒ No

☐ Yes

Please make at least one selection.

Save

Cancel

Please take a moment to update your information.

Deprecated

Purpose and expected use	Retirement
How often do you plan on using this account in a given month	--
How much you think you'll deposit and withdraw in total each month	--
Expect to send or receive money from an individual or firm outside the US	--

Continue

Back

Skip for now
60 days left

Account Preferences

Select an edit link to update your information.

Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

Mailing address ⓘ

1500 Rectangle
Nashville, TN 27202

Edit

ⓘ Please make sure you have provided accurate information.

Sources of new money

Significant sources of income

Country source of income

Account usage

Purpose and expected use of account

Country you want to invest funds from

Retirement

▼

Do you expect to send or receive money from an individual or firm outside the US?

☒ No

☐ Yes

Save

Cancel

Edit

Edit

Continue

Back

Skip for now
60 days left

Account Preferences

Select an edit link to update your information.

Account 1 of 3: Individual Brokerage -1234

Next account: Rollover IRA -2938

Address

Mailing address ⓘ

1500 Rectangle
Nashville, TN 37203
US

Edit

Sources of money ⓘ

Significant sources of money ⓘ

Country source of funds ⓘ

Edit

Account usage ⓘ

Purpose and use of account ⓘ

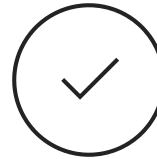
Country you want to fund from ⓘ

Edit

Continue

Back

Skip for now
60 days left



You have confirmed your profile information.

[Go to Complete View](#)