



Dear Valued Partner,

We want to notify you that we will be sending a mailing to your clients with assets at Trust Company of America (TCA) announcing the upcoming merger with E\*TRADE Savings Bank, and providing them with updated Terms and Conditions documents related to their accounts.

Our current agreement requires that clients be notified 30 days in advance of any changes in custodian; presently, the merger is anticipated to close around the end of the first quarter 2018, subject to regulatory approvals. The updated documents will be mailed to clients beginning on or around January 26, 2018.

**Clients are not required to take any action. The upcoming mailing is simply intended to notify clients of the change and provide them with the updated documents.**

The cover letter to be included with the mailing will assure clients that, even with the change in custodian (which will be doing business as "TCA by E\*TRADE"), many aspects of their accounts will not change, including their financial advisor, access to their accounts, and the safekeeping of their assets.

If clients have any questions about the merger, they will be encouraged to contact you. To assist you, we have developed a list of [answers to commonly asked questions](#). We will also provide a special TCA phone number in the mailing clients can call with questions about the merger. This number will be deactivated shortly after the closing.

In advance of the client mailing, you can view samples of the [client cover letter](#), [General Terms and Conditions](#), and [E\\*TRADE Cash Account Program Terms and Conditions](#) now. If you have any questions, please contact your TCA Relationship Manager. As always, we thank you for your business and your continued support.

Sincerely,

Joshua Pace  
President & CEO

**Links to Documents:**

[Answers to commonly asked questions](#)

[Client cover letter](#)

[General Terms and Conditions](#)

[E\\*TRADE Cash Account Program Terms and Conditions](#)