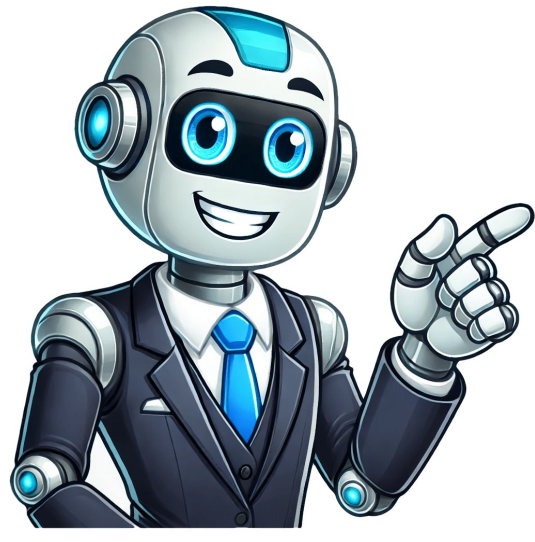


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The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. The most convenient way to deposit a check is through E\*TRADE Mobile check deposit feature. Make sure the check is payable to you (in the same name as appears on your account), or to Morgan Stanley Smith Barney LLC for deposits to your brokerage accounts or Morgan Stanley Private Bank for deposits to your bank account. Note: Mobile check deposit maximum is \$250,000 per day.1 Have additional questions on check deposits? Learn more Morgan Stanley Private Bank (Formerly E\*TRADE Bank): 256072691 E\*TRADE from Morgan Stanley (brokerage accounts): 056073573 For common uses of routing numbers, please click here. At E\*TRADE, we make it easy to trade stocks, bonds, ETFs, mutual funds, and more. Watch our platform demos or join us live every Wednesday at 11 a.m. ET for a 20-minute getting started webinar. We'll show you how to place an order, and answer any questions you have during a live Q&A session. All with no hold times! Visit our Tax Center for all your tax information needs. Use our document upload tool or send us a fax. Please reference the instructions on the application or form—it certain circumstances original documents may need to be mailed or uploaded document, security upload forms, applications and other documents to Customer Service. Send us a fax: General fax number: 1-866-650-0003 From outside the US: +1-678-624-6950 Speak with a Customer Service Representative about your brokerage or bank account. 800-387-2331 This service allows companies to track their employees' trading activities in order to meet regulatory obligations or in-house surveillance practices. 855-432-6834 9 a.m.–6 p.m. ET Monday–Friday Please address to "E\*TRADE from Morgan Stanley" for brokerage accounts or "Morgan Stanley Private Bank" for bank accounts. For Bank: Morgan Stanley Private Bank For Brokerage: E\*TRADE from Morgan Stanley PO Box 484 Jersey City, NJ 07303-0484 For Bank: Morgan Stanley Private Bank For Brokerage: E\*TRADE from Morgan Stanley Harborshire 2 200 Hudson Street, Suite 501 Jersey City, NJ 07311-1113 No matter what you want to accomplish, our Financial Advisors will work with you to provide ongoing, comprehensive planning and investment advice if you succeed. Find your Financial Advisor match Americans "are more powerful than this one petty, added man," the MSNBC host says The post Chris Hayes Says the Silver Lining in Trump's Attacks on American Institutions Is That They Have 'No Choice but to Fight Back' | Video appeared first on TheWrap. Thanks for your feedback! A 35-year-old man burned fat and built muscle without adding more hours in the gym or a strict diet using simple changes to his exercise and eating plan. Thanks for your feedback! The Kansas City Chiefs tight end was seen flaunting his muscular biceps in a Nike navy muscle tee after playing a game of padel in Florida Monday. Thanks for your feedback! "We're enabling people to take simple yet meaningful steps." Thanks for your feedback! When two splunkers investigated what they thought was trash in a cave in Mexico, they discovered more than a dozen artifacts dating back centuries. Thanks for your feedback! Gisele split from Tom Brady in October 2022 after nearly 14 years of marriage. Thank for your feedback! Mobile Deposit Service Agreement ("Agreement") sets forth the terms of the electronic check processing service ("Service") offered to you by E\*TRADE Bank ("Bank") and/or E\*TRADE Securities LLC ("E\*TRADE Securities"). The Service enables you to make deposits to your eligible account(s) with the Bank if you are a Bank customer, and/or to your eligible account(s) with E\*TRADE Securities if you are an E\*TRADE Securities customer. For the purposes of this Agreement, Bank and E\*TRADE Securities will be referred to as "us" and "we," and your account with Bank or E\*TRADE Securities will be referred to as your "Account." "You" refers to the owners of the Account. Each of you is jointly and severally responsible under the terms of this Agreement for the actions of any owner or authorized signer on your Account. THIS AGREEMENT, AND YOUR USE OF THE SERVICE, IS SUBJECT TO ARBITRATION PROVISIONS FROM YOUR ACCOUNT AGREEMENTS (DEFINED BELOW). IF A DISPUTE ARISES BETWEEN US, YOU OR WE MAY REQUIRE THAT IT BE RESOLVED THROUGH ARBITRATION, RATHER THAN BY OTHER LEGAL PROCESS. PLEASE REVIEW THE ARBITRATION PROVISIONS IN YOUR ACCOUNT AGREEMENTS. This Agreement incorporates, supplements, and supersedes where inconsistent as applied to the Service, the terms of your Bank Account Agreement (for customers with Bank Accounts) and/or Customer Agreement (for customers with E\*TRADE Securities Accounts) (collectively, "Account Agreement"). 1. Our Service: You can use our Service to deposit checks and other items ("Checks") to your Account with us electronically. In order to use this Service, you must be able to access your Account electronically, and you will need a physical device and supported operating system that will enable you to take readable pictures of the front and back of each check and transmit both pictures to us. We will use those images and other information you provide about the check (e.g., its amount) to process your deposit. In some cases, we may create and process a substitute paper check (a "Substitute Check") based on the information you provide. In other cases (e.g., Checks drawn on an account with us), we may process the transaction electronically. 2. Eligibility: In order for you to use and access our Service, you must meet the following requirements: You must have agreed to the terms of the Service as set forth in this Agreement. You must be a qualified E\*TRADE Securities or E\*TRADE Bank customer. Your use of the Service must not have been terminated or suspended under Section 17 of this Agreement. 3. Security Procedure: You will be required to have a valid user ID and password (collectively "Password") for online access to your Account in order to use and access our Service. We also will provide you with operating instructions and system requirements ("User Instructions") in connection with the Service. You agree to: (a) comply with the User Instructions; (b) take reasonable steps to safeguard the confidentiality and security of the Password and the User Instructions (in addition to any other requirements set forth in your Account Agreement); (c) refrain from disclosing your Password to others; (d) notify us immediately if you have any reason to believe the security or confidentiality required by this provision has been or may be breached; and (e) immediately change your Password if you know or suspect that the confidentiality of the Password has been compromised in any way. Our security procedures are not designed for the detection of errors in information you provide to us. We will not be obligated to detect errors by you, even if we take certain actions from time to time to do so. We may elect, at our discretion, to verify the authenticity or content of any transmission by placing a call to any owner or authorized signer on your Account. We may deny access to and use of the Service without prior notice if we are unable to confirm to our satisfaction any person's identity or authority to access the Service or if we believe such action is necessary for security or other risk-prevention reasons. You agree to be responsible for any transmission or transaction we receive through the Service, even if it is not authorized by you, provided it includes your Password or is otherwise processed by us in accordance with this security procedure. 4. Using the Service: You agree to: (a) implement any changes or upgrades to your equipment that we require for the Service; (b) follow our User Instructions and Service instructions for capturing and transmitting Check images and other data to us; (c) clearly mark "For Electronic Deposit Only at E\*TRADE" above your endorsement on all Checks deposited through the Service; (d) write "Electronically Processed" on the front of your Check once we confirm it has been accepted for deposit; (e) retain original Checks for no more than 45 days following our confirmation of their receipt; (f) after forty-five (45) days, either destroy original Checks or conspicuously and indelibly mark "Void" on the front of them; and (g) provide us with the original Checks that are still within your possession (or sufficient copies of the Checks) within 5 business days of our request. A "sufficient copy" of a Check is a paper reproduction of an original Check that accurately represents all of the information on the front and back of the original Check as of the time the image was transmitted to us by means of the Service. Once we confirm our receipt of Check information, you agree that you will not attempt, directly or indirectly, to negotiate, deliver, transfer or
deposit the original Checks (or copies of such Checks, whether in paper or electronic form) with us or others. You agree to store original Checks and any copies of such Checks in a secure manner so that others cannot gain access to them, and to notify us immediately if you believe the security of such Checks has been compromised. You agree to shred or otherwise destroy original Checks so that they cannot be copied or reconstructed after 45 days. The provisions of this section shall survive the termination of this Agreement. 5. Certain Checks Not Permitted: You may use the Service only to deposit original paper Checks that are payable only to one or more of you, or to E\*TRADE if the Check is drawn by you on your Account at another institution). You may not use the Service to deposit: Checks payable to others (even if endorsed over to you); Checks made payable to a modification of the name listed on your account (e.g., payee must match the account registration); Demand drafts or remotely created Checks (i.e., Checks lacking the original signature of the person authorizing the Check); Substitute Checks (i.e., paper Checks created from an electronic image); Starter Checks; Loan Checks or Line of Credit Checks; Credit Card Checks; Checks that are irregular in any way (e.g., where the numerical and written amounts are different); Checks that have previously been returned unpaid for any reason; Checks that are postdated or more than 6 months old; Checks drawn on a foreign bank or payable in a foreign currency; Checks payable to "Cash" if the check is drawn from a 3rd party account; Checks you suspect may be fraudulent or not properly authorized; Money Orders or Traveler's Checks; Checks totaling more than \$250,000 to be deposited into all of your Accounts on any single business day. Our processing of any of the Checks described above will not obligate us to continue that practice, and we may stop doing so without cause or prior notice. We reserve the right to refuse to accept any Check for deposit, with or without cause, or may elect to take a Check on a collection basis only, and we will not be liable to you for any damages if we take either action. If we accept a Check on a collection basis, we will send it to the institution upon which it is drawn, but will not credit your Account for the amount until we receive the funds from the other institution. If we elect to credit your Account before then, we may charge the amount back against your Account if we do not receive payment for any reason. Please see your Account Agreement for other terms related to deposits. 6. Your Representations: You represent the following with respect to each Check: (a) You have the legal right to submit the Check for deposit and negotiation, regardless of the name of the payee shown on the Check. (b) The images and information that you transmit accurately represent all of the information on the front and back of the original Check, including (without limitation) all endorsements, at the time of transmission. (c) You have not taken any action that would obscure, alter or impair the capture or transmission of information on the front or back of the Check or that otherwise may prevent us or another bank from capturing or processing such information. (d) You make all warranties that would otherwise apply to the Check if it had been a paper item deposited with us. (e) You make all encoding, transfer, presentment and other warranties that we or any correspondent bank we use are deemed by law to provide to others (e.g., as a reconverting bank). (f) The Check will not be presented for deposit or payment more than once. (g) The Check is not prohibited by Section 5 "Certain Checks Not Permitted." (h) The images you transmit do not contain any viruses. You can access the Service 24 hours a day, seven days a week, except when our system is unavailable due to needed maintenance or system outages. Deposit information received on or after our Service cutoff hour (4:00 p.m., Eastern Time) or on a Saturday, Sunday or federal holiday may be deemed received by us as of the next business day. We are not responsible for the unavailability of the Service or any damages that may result from its unavailability. 8. Confirmations: We will provide you with an electronic confirmation and reference number at the end of each successful transaction, confirming our receipt of your deposit information. We also will provide you with a notification, advising you of the status of your transaction. If you do not receive a confirmation, it may mean that we did not receive your transmission or that there was a problem with some of the information. If Check information received by us is not complete or otherwise unusable for any reason, we may reject the deposit, notwithstanding any confirmation by us of its receipt, and charge the amount back against any provisional credit to your Account. We also reserve the right to reject any transmission, with or without cause, and we will not be liable to you for any damages if we do so. We are also not responsible for images or other files that we do not receive or are dropped during the transmission. 9. Availability of Funds: If we confirm our receipt of your deposit information on a business day before our Service cutoff hour, we will consider that day to be the day of your deposit; otherwise, your Check will be considered deposited as of the next business day. We will make funds from your Check deposits available to you in accordance with the timeframes and in the amounts set forth in your Account Agreement. If the maker of a Check or another third party makes a claim against us or seeks a re-credit with respect to any Check processed through this Service, we may provisionally freeze or hold aside a like amount in your Account pending our investigation and resolution of the claim. We also may charge your Account for any Check that is returned, whether or not the return is timely or proper. If a Check is returned to us for any reason, we may return it to you in the form of a substitute check. If you decide to redeposit the returned item, you may only redeposit the substitute check; you may not redeposit the original Check. 10. Charges: We do not impose a fee to use the Service; however other fees and charges may apply pursuant to your Account Agreements (e.g., returned deposits fees). You agree to pay all taxes, tariffs and assessments, if any, levied or imposed by any governmental authority in connection with the Service. You are solely responsible for the cost of any network connection fees, communication lines and other charges payable to third parties. Except as otherwise stated in this Agreement, we will be liable to you only for damages arising directly from our intentional misconduct or gross negligence in the performance of the Service. We will not be responsible for any loss, delay, cost or liability which arises, directly or indirectly, in whole or in part, from: your actions or omissions, or those of third parties who are not within our immediate and reasonable control; your negligence or breach of any Agreement with us; any ambiguity, inaccuracy or omission in any information provided to us; any error, failure or delay in the transmission or delivery of data, records or Checks due to a breakdown in any computer or communications facility; accidents, strikes, labor disputes, civil unrest, fire, flood, water damage (e.g., from fire suppression systems), or acts of God; causes beyond our reasonable control; our inability to confirm to our satisfaction your identity or the authority of any person to act on your behalf; your failure to provide us with complete and correct Check images and data in accordance with this Agreement and our Service instructions; the return of any Check by the institution upon which it is drawn; the unavailability of the Service for any reason; or any information that is lost, intercepted or destroyed during its transmission to us. Our aggregate liability to you for claims relating to this Agreement or the Service, whether for breach, negligence, in tort or otherwise, shall not exceed the lesser of your direct damages or the amount of the Check(s) in question. We will not be responsible under any circumstances for special, indirect, or consequential damages that you incur as a result of our actions or omissions, even if we are aware of the possibility for such damages. Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Service-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs (two (2) years if you reside in Texas). You agree to cooperate with us in any loss recovery efforts we undertake to reduce any loss or liability that arises in connection with the Service. You will indemnify, defend, and hold us and our Service vendors harmless against any and all actions, proceedings, liabilities, losses, costs (including attorneys' fees) and claims, including (without limitation) warranty claims, that result from or arise in connection with: (a) our processing of Checks in accordance with this Agreement; (b) your actions or omissions, including your breach of any representation or failure to comply with this Agreement; (c) your failure to comply with applicable state and federal laws and regulations; (d) actions by third parties, such as the introduction of a virus, that delay, alter or corrupt the transmission of Check images or information to us; or (e) any claim by a recipient of a Substitute Check corresponding to a Check processed through the Service, that the recipient incurred a loss due to (i) the receipt of the Substitute Check instead of the original Check, or (ii) multiple payments with respect to the same original Check, based on any combination of the original Check, the Substitute Check and/or any paper or electronic copy of either. 13. Notices: You agree to
notify us immediately if you discover: (a) any error or discrepancy between your records and the information we provide to you about your Account or transactions (e.g., in a statement, confirmation, or electronic report); (b) unauthorized transactions involving any Account; (c) a breach in the confidentiality of any Password; or (d) other problems related to the Service. Unless otherwise agreed, notices required by this Agreement must be in writing. Notices to you may be mailed or sent to you at the statement, e-mail or mailing address shown for you in our Account or Service records. Notices to us must be sent to E\*TRADE Bank (for customers with Bank accounts) or E\*TRADE Securities LLC (for customers with E\*TRADE Securities accounts), Attn. Payment Services, Department, P.O. Box 484, Jersey City, NJ 07303-0484. If you believe your Password has been lost or stolen or that someone has taken or may take money from your Account without authorization, call us immediately at 800-387-2331. You agree not to conduct any transactions that would violate the laws of any state or the United States, including the economic sanctions administered by the U.S. Treasury's Office of Foreign Assets Control. You also agree to only use the Service for its intended purpose to deposit Checks into your Accounts, and that you will not directly or indirectly take any actions to circumvent the security or procedures for the Service. 15. Change in Terms: We may add to, delete or change the terms of this Agreement at any time, with such notice as may be required by law. This Agreement incorporates, supplements, and supersedes where inconsistent, the terms of your Account Agreement with us. Please see that Account Agreement for further details (e.g., as to arbitration, waivers and governing law). We may terminate your access to and use of this Service at any time, with or without cause. We may suspend or terminate the Service without prior notice to you if: you breach any agreement with us; we believe there has been or may be a breach in the security of the Service or unauthorized activity involving your Account; we are uncertain regarding the authorization, completeness, or accuracy of Check information sent to us; or for other risk-prevention purposes. You may terminate this Agreement and your use of the Service by providing us with seven days' prior written notice. Any termination will not affect obligations arising prior to termination, such as the obligation to process Checks transmitted to us prior to the termination date or your obligation to indemnify us. Check out our comprehensive FAQs on what the merger means for you. The most convenient way to deposit a check is through E\*TRADE Mobile check deposit feature. Make sure the check is payable to you (in the same name as appears on your account), or to Morgan Stanley Smith Barney LLC for deposits to your brokerage accounts or Morgan Stanley Private Bank for deposits to your bank account. Note: Mobile check deposit maximum is \$250,000 per day.2 Have additional questions on check deposits? Learn more Morgan Stanley Private Bank (Formerly E\*TRADE Bank): 256072691 E\*TRADE from Morgan Stanley (brokerage accounts): 056073573 For common uses of routing numbers, please click here. At E\*TRADE, we make it easy to trade stocks, bonds, ETFs, mutual funds, and more. Watch our platform demos or join us live every Wednesday at 11 a.m. ET for a 20-minute getting started webinar. We'll show you how to place an order, and answer any questions you have during a live Q&A session. All with no hold times! Visit our Tax Center for all your tax information needs. Use our document upload tool or send us a fax. Please reference the instructions on the application or form—in certain circumstances original documents may need to be mailed in. Upload document: security upload forms, applications and other documents to Customer Service. Send us a fax: General fax number: 1-866-650-0003 From outside the US: +1-678-624-6950 Open and fund a new brokerage account with a qualifying deposit by July 31, 2025. Learn how Terms apply. Use promo code: OFFER25 121w301m5-170w301m5 Enhancements to Mobile Check Deposit E-Trade is one of my all-time favorite non-Big Bank checking accounts to have to avoid fees. They have recently updated their app for greater convenience and flexibility. E\*TRADE's Mobile Check Deposit feature may be just another reason to dump Chase Bank or Bank of America checking. You can now deposit up to \$25,000 per day. Plus, there's no limit to the number of checks you can deposit by mobile, as long as the aggregate daily deposit amount doesn't exceed \$25,000 for your account. Need to deposit a check before the market closes? No problem. You now have until 4 p.m. ET to make a mobile deposit and have it processed the same day. Funds will be available according to our funds availability policy. You can learn more by viewing the customer agreement at etrade.com/mobiledeposit or calling 1-800-ETRADE-1 (1-800-387-2331). From outside the U.S. and Canada, call + 1 678 624 6210. I prefer just sending them a secure message through the Customer Service link at the top of etrade7.com. As always, it's a privilege to serve you. We never stop working to help make managing your finances easier and more convenient. A Financially Savvy Choice Etrade offers many solutions for people considering online banking. One of the best financial choices you can make is keeping your money in safe accounts that will yield competitive interest rates. At Etrade, you can receive a 0.50% APY rate compared to 0.10% at Chase Bank and 0.10% at Bank of America. Having your money accessible on checks and mobile deposits Robinhood Instant availability for deposited funds – Seamless deposits, funds for trading – Limited deposit methods may hinder accessibility TD Ameritrade Gradual release of funds based on deposit type – Flexibility in accessing funds for trading – Lengthy clearing times for certain deposits Forex Wink Broker Ratings and E\*TRADE Funds Availability Forex Wink's comprehensive broker ratings serve as invaluable resources for traders navigating the intricacies of funds availability on platforms like E\*TRADE. By meticulously evaluating brokers' deposit and withdrawal processes, transparency, and customer support, Forex Wink empowers traders to make informed decisions aligning with their financial goals and trading preferences. Concluding Thoughts ETRADE funds availability stands as a pivotal aspect of traders' experiences on the platform, influencing their ability in capital deployment and market participation. While challenges such as delayed clearing times and regulatory constraints persist, discerning traders can leverage platforms like Forex Wink to navigate these complexities and optimize their trading endeavors. Ultimately, a nuanced understanding of funds availability is indispensable for traders seeking to unlock the full potential of their trading ventures on ETRADE and beyond. Frequently Asked Questions (FAQ) about Etrade Funds Availability The availability of funds on E\*TRADE is influenced by various factors, including the type of deposit, transaction method, and regulatory requirements. Deposits made through instant transfer methods, such as wire transfers or electronic funds transfers (EFTs), typically grant immediate availability, while checks or mobile deposits may incur a delay as they undergo verification and clearance processes. Regulatory compliance, including anti-money laundering (AML) and know your customer (KYC) regulations, also impacts the timeframe for funds availability. The timeframe for deposited funds to become available on E\*TRADE varies depending on the type of deposit and verification process. Deposits made through instant transfer methods usually offer immediate availability, allowing traders to promptly execute trades. However, checks or mobile deposits may entail delays ranging from several business days to over a week as they undergo verification and clearance procedures. Challenges associated with E\*TRADE funds availability include delayed clearing times for certain deposit types, such as checks or mobile deposits, regulatory constraints, aimed at ensuring compliance with anti-money laundering (AML) and know your customer (KYC) regulations, may also contribute to delays in funds availability. Restricted availability can disrupt traders' strategies, particularly in volatile markets where timely execution is crucial for capitalizing on market opportunities. ETRADE implements a tiered system for funds availability, categorizing deposits based on their source and nature. In comparison to other trading platforms like Robinhood and TD Ameritrade, ETRADE offers immediate availability for instant transfers but may experience delays for checks and mobile deposits. While each platform has its unique approach to funds availability, E\*TRADE's tiered system provides flexibility while ensuring compliance with regulatory requirements. Forex Wink broker ratings serve as valuable resources for traders navigating the complexities of funds availability on platforms like E\*TRADE. By evaluating brokers' deposit and withdrawal processes, transparency, and customer support, Forex Wink empowers traders to make informed decisions aligned with their financial goals and trading preferences. Traders can leverage Forex Wink's comprehensive evaluations to identify brokers offering optimal funds availability solutions tailored to their needs. Understanding ETRADE funds availability is essential for traders seeking to optimize their trading endeavors on the platform. Timely access to deposited funds enables traders to capitalize on market opportunities swiftly and execute their trading strategies effectively. By navigating the nuances of funds availability, traders can enhance their ability in capital deployment and mitigate potential challenges, ultimately maximizing their trading potential on ETRADE and
beyond. Funds deposited to your brokerage account will be available for investing or withdrawal on the fourth business day after the date of deposit (items received prior to 4 p.m. ET). For funds deposited to your bank account, generally the first \$225 will be available on the first business day after the date of deposit (items received prior to 4 p.m. ET), and an additional \$5,300 will be available on the second business day after the date of deposit, and the remaining amount will be available on the fourth business day after the date of deposit. Check the status of your request in the Transfer activity. You'll also receive updates online via alerts. Open and fund a new brokerage account with a qualifying deposit by July 31, 2025. Learn how Terms apply. Use promo code: OFFER25 Open an account Do more with your money at E\*TRADE with our most popular accounts: Invest and trade for your financial goals up to \$0 commissions for online U.S.-listed stocks, ETFs, mutual funds, options and much more - other fees may apply.1 Build your nest egg with tax-advantaged Traditional, Roth, and Rollover IRAs, plus personalized retirement planning tools and guidance. Boost your savings with Annual Percentage Yield2 With Rates 9X the national average3, plus FDIC protection up to \$500,000, and more. Morgan Stanley Private Bank, Member FDIC. Competitive yield with Annual Percentage Yield5 and no transaction fees Plus ATM and foreign transaction fee refunds worldwide.6,7 \$15 monthly account fee waived with \$5,000 average monthly balance.8 Morgan Stanley Private Bank, Member FDIC. At E\*TRADE, we make it easy to trade stocks, bonds, ETFs, mutual funds, and more. Watch our platform demos or join us live every Wednesday at 11 a.m. ET for a 20-minute getting started webinar. We'll show you how to place an order, and answer any questions you have during a live Q&A session. All with no hold times! E\*TRADE from Morgan Stanley offers 0 commissions for online US-listed stock, ETF, mutual fund, and options trades - other rates and fees may apply. View all rates and fees. Protecting our customers' personal and financial information is one of our top priorities. In addition to some of the most advanced online security available, we offer the E\*TRADE Complete Protection Guarantee, which protects your privacy, your assets, and every transaction you make. Complete fraud protection: 0 liability for unauthorized use of your account. Complete payment protection: Plus on-time, accurate online Bill pay and Transfer Money. Complete privacy protection: We will not sell your personal information to third parties. You agree to the Service only to deposit Checks to your eligible account(s) with the Bank if you are a Bank customer, and/or to your eligible account(s) with Brokerage if you are a Brokerage customer. For the purposes of this Agreement, Bank and Brokerage will be referred to as "us" and "we," and your account with Bank or Brokerage will be referred to as your "Account." "You" refers to the owners of the Account. Each of you is jointly and severally responsible under the terms of this Agreement for the actions of any owner or authorized signer on your Account. THIS AGREEMENT, AND YOUR USE OF THE SERVICE, IS SUBJECT TO ARBITRATION PROVISIONS FROM YOUR ACCOUNT AGREEMENTS (DEFINED BELOW). IF A DISPUTE ARISES BETWEEN US, YOU OR WE MAY REQUIRE THAT IT BE RESOLVED THROUGH ARBITRATION, RATHER THAN BY OTHER LEGAL PROCESS. PLEASE REVIEW THE ARBITRATION PROVISIONS IN YOUR ACCOUNT AGREEMENTS (INCLUDING ANY APPLICABLE ARBITRATION OPT-OUT PROCEDURES). This Agreement incorporates, supplements, and supersedes where inconsistent as applied to the Service, the terms of your Morgan Stanley Private Bank Deposit Account Agreement (for customers with Bank Accounts) and/or the E\*TRADE from Morgan Stanley Client Agreement of Self-Directed Accounts (for customers with Brokerage Accounts) (collectively, the "Account Agreement"). You can use our Service to deposit checks ("Checks") to your Account with us electronically. In order to use this Service, you must be able to access our Service, you must meet the following requirements: You must have agreed to the terms of the Service as set forth in this Agreement. You must be a qualified Brokerage or Bank customer. Your use of the Service must not have been terminated or suspended under Section 17 of this Agreement. You will be required to have a valid user ID and password (collectively "Password") for online access to your Account in order to use and access our Service. We also will provide you with operating instructions and system requirements ("User Instructions") in connection with the Service. You agree to: (a) comply with the User Instructions; (b) take reasonable steps to safeguard the confidentiality and security of the Password and the User Instructions (in addition to any other requirements set forth in your Account Agreement); refrain from disclosing your Password to anyone that is not an owner or authorized signer for your account; notify us immediately if you have any reason to believe the security or confidentiality required by this provision has been or may be breached; and (c) immediately change your Password if you know or suspect that the confidentiality of the Password has been compromised in any way. Our security procedures are not designed for the detection of errors in information you provide to us. We will not be obligated to detect errors by you, even if we take certain actions from time to time to do so. We may elect, at our discretion, to verify the authenticity or content of any transmission by placing a call to any owner or authorized signer on your Account. We may deny access to and use of the Service without prior notice if we are unable to confirm to our satisfaction any person's identity or authority to access the Service or if we believe such action is necessary for security or other risk-prevention reasons. You agree to be responsible for any transmission or transaction we receive through the Service, even if it is not authorized by you, provided it includes your Password or is otherwise processed by us in accordance with this security procedure. You agree to: (a) implement any changes or upgrades to your equipment that we require for the Service; (b) follow our User Instructions and Service instructions for capturing and transmitting Check images; (c) clearly mark "For electronic deposit" above your endorsement on all Checks deposited through the Service; (d) write "Electronically Processed" on the front of your Check once we confirm it has been accepted for deposit; (e) retain original Checks for no more than forty-five (45) days following our confirmation of their receipt; (f) after forty-five (45) days, either destroy original Checks or conspicuously and indelibly mark "Void" on the front of them; and (g) provide us with the original Checks that are still within your possession (or sufficient copies of the Checks) within five business days of our request. A "sufficient copy" of a Check is a paper reproduction of an original Check that accurately represents all of the information on the front and back of the original Check as of the time the image was transmitted to us by means of the Service. Once we confirm our receipt of Check information, you agree that you will not attempt, directly or indirectly, to negotiate, deliver, transfer or deposit the original Checks (or copies of such Checks, whether in paper or electronic form) with us or others. You agree to store original Checks and any copies of such Checks in a secure manner so that others cannot gain access to them, and to notify us immediately if you believe the security of such Checks has been compromised. You agree to shred or otherwise destroy original Checks so that they cannot be copied or reconstructed after forty-five (45) days. The provisions of this section shall survive the termination of this Agreement. 5. Certain Checks Not Permitted: You may use the Service only to deposit original paper Checks that are payable only to one or more of you, or to Morgan Stanley Private Bank if the Check is drawn by you on your Account at another institution). You may not use the Service to deposit: Checks payable to others (even if endorsed over to you); Checks made payable to a modification of the name listed on your account (e.g., payee must match the account registration); Demand drafts or remotely created Checks (e.g., Checks lacking the original signature of the person authorizing the Check); Substitute Checks (e.g., paper Checks created from an electronic image); Starter Checks; Loan Checks or Line of Credit Checks; Credit Card Checks; Checks that are irregular in any way (e.g., where the numerical and written amounts are different); Checks that have previously been returned unpaid for any reason; Checks that are postdated or more than six months old; Checks drawn on a foreign bank or payable in a foreign currency; Checks payable to "Cash," if the check is drawn from a third party account; Checks you suspect may be fraudulent or not properly authorized; Money Orders or Traveler's Checks; Checks totaling more than \$250,000 to be deposited into all your Accounts on any single business day. Our processing of any of the Checks described above will not obligate us to continue that practice, and we may stop doing so without cause or prior notice. We reserve the right to refuse to accept any Check for deposit, with or without cause, or may elect to take a Check on a collection basis only, and we will not be liable to you for any damages if we take either action. If we accept a Check on a collection basis, we will send it to the institution upon which it is drawn, but will not credit your Account for the amount until we receive the funds from the other institution. If we elect to credit your Account before then, we may charge the amount back against your Account if we do not receive payment for any reason. Please see your
Account Agreement for other terms related to deposits. You represent the following with respect to each Check: (a) You have the legal right to submit the Check for deposit and negotiation, regardless of the name of the payee shown on the Check. (b) The images and information that you transmit accurately represent all of the information on the front and back of the original Check, including (without limitation) all endorsements, at the time of transmission. (c) You have not taken any action that would obscure, alter or impair the capture or transmission of information on the front or back of the Check or that otherwise may prevent us or another bank from capturing or processing such information. (d) You make all warranties that would otherwise apply to the Check if it had been a paper item deposited with us. (e) You make all encoding, transfer, presentment and other warranties that we or any correspondent bank we use are deemed by law to provide to others (e.g., as a reconverting bank). (f) The Check will not be presented for deposit or payment more than once. (g) The Check is not prohibited by Section 5 "Certain Checks Not Permitted." (h) The images you transmit do not contain any viruses. You can access the Service 24 hours a day, seven days a week, except when our system is unavailable due to needed maintenance or system outages. Deposit information received on or after our Service cutoff hour (4:00 p.m., Eastern Time) or on a Saturday, Sunday or federal holiday may be deemed received by us as of the next business day. We are not responsible for the unavailability of the Service or any damages that may result from its unavailability. We will provide you with an electronic confirmation and reference number at the end of each successful transaction, confirming our receipt of your deposit information. We also will provide you with a notification, advising you of the status of your transaction. If you do not receive a confirmation, it may mean that we did not receive your transmission or that there was a problem with some of the information. If Check information received by us is not complete and otherwise usable for any reason, we may reject the deposit, notwithstanding any confirmation by us of its receipt, and charge the amount back against any provisional credit to your Account. We also reserve the right to reject any transmission, with or without cause, and we will not be liable to you for any damages if we do so. We are also not responsible for images or other files that we do not receive or are dropped during the transmission. 9. Availability of Funds: If we confirm our receipt of your deposit information on a business day before our Service cutoff hour, we will consider that day to be the day of your deposit; otherwise, your Check will be considered deposited as of the next business day. We will make funds from your Check deposits available to you in accordance with the timeframes and in the amounts set forth in your Account Agreement. If the maker of a Check or another third party makes a claim against us or seeks a re-credit with respect to any Check processed through this Service, we may provisionally freeze or hold aside a like amount in your Account pending our investigation and resolution of the claim. We also may charge your Account for any Check that is returned, whether or not the return is timely or proper. If a Check is returned to us for any reason, we may return it to you in the form of a substitute check. If you decide to redeposit the returned item, you may only redeposit the substitute check; you may not deposit the original Check. We do not impose a fee to use the Service; however other fees and charges may apply pursuant to your Account Agreements (e.g., returned deposits fees). You agree to pay all taxes, tariffs and assessments, if any, levied or imposed by any governmental authority in connection with the Service. You are solely responsible for the cost of any network connection fees, communication lines and other charges payable to third parties. Except as otherwise stated in this Agreement, we will be liable to you only for damages arising directly from our intentional misconduct or gross negligence in the performance of the Service. We will not be responsible for any loss, delay, cost or liability which arises, directly or indirectly, in whole or in part, from: (a) your actions or omissions, or those of third parties who are not within our immediate and reasonable control; (b) your negligence or breach of any Agreement with us; (c) any ambiguity, inaccuracy or omission in any information provided to us; (d) any error, failure or delay in the transmission or delivery of data, records or Checks due to a breakdown in any computer or communications facility; (e) accidents, strikes, labor disputes, civil unrest, fire, flood, water damage (e.g., from fire suppression systems), or acts of God; (f) causes beyond our reasonable control; (g) our inability to confirm to our satisfaction your identity or the authority of any person to act on your behalf; (h) your failure to provide us with complete and correct Check images and data in accordance with this Agreement and our Service instructions; (i) the return of any Check by the institution upon which it is drawn; (j) the unavailability of the Service for any reason; or (k) any information that is lost, intercepted or destroyed during its transmission to us. Our aggregate liability to you for claims relating to this Agreement or the Service, whether for breach, negligence, in tort or otherwise, shall not exceed the lesser of your direct damages or the amount of the Check(s) in question. We will not be responsible under any circumstances for special, indirect, or consequential damages that you incur as a result of our actions or omissions, even if we are aware of the possibility for such damages. Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Service-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs (two (2) years if you reside in Texas). You agree to cooperate with us in any loss recovery efforts we undertake to reduce any loss or liability that arises in connection with the Service. You will indemnify, defend, and hold us and our Service vendors harmless against any and all actions, proceedings, liabilities, losses, costs (including attorneys' fees) and claims, including (without limitation) warranty claims, that result from or arise in connection with: (a) our processing of Checks in accordance with this Agreement; (b) your actions or omissions, including your breach of any representation or failure to comply with this Agreement; (c) your failure to comply with applicable state and federal laws and regulations; (d) actions by third parties, such as the introduction of a virus, that delay, alter or corrupt the transmission of Check images or information to us; or (e) any claim by a recipient of a Substitute Check corresponding to a Check processed through the Service, that the recipient incurred a loss due to (i) the receipt of the Substitute Check instead of the original Check, or (ii) multiple payments with respect to the same original Check, based on any combination of the original Check, the Substitute Check and/or any paper or electronic copy of either. 13. Notices: You agree to notify us immediately if you discover: (a) any error or discrepancy between your records and the information we provide to you about your Account or transactions (e.g., in a statement, confirmation, or electronic report); (b) unauthorized transactions involving any Account; (c) a breach in the confidentiality of any Password; or (d) other problems related to the Service. Unless otherwise agreed, notices required by this Agreement must be in writing. Notices to you may be mailed or sent to you at the statement, email or mailing address shown for you in our Account or Service records. Notices to us must be sent to Morgan Stanley Private Bank, National Association (for customers with Bank accounts) or E\*TRADE from Morgan Stanley (for customers with Brokerage accounts), Attn. Payment Services, Department, P.O. Box 484, Jersey City, NJ 07303-0484. If you believe your Password has been lost or stolen or that someone has taken or may take money from your Account without authorization, call us immediately at 800-387-2331. You agree not to conduct any transactions that would violate the laws of any state or the United States, including the economic sanctions administered by the U.S. Treasury's Office of Foreign Assets Control. You also agree to only use the Service for its intended purpose to deposit Checks into your Accounts, and that you will not directly or indirectly take any actions to circumvent the security or procedures for the Service. 15. Change in Terms: We may add to, delete or change the terms of this Agreement at any time, with such notice as may be required by law. This Agreement incorporates, supplements, and supersedes where inconsistent, the terms of your Account Agreement with us. Please see that Account Agreement for further details (e.g., as to arbitration, waivers and governing law). We may terminate your access to and use of this Service at any time, with or without cause. We may suspend or terminate the Service without prior notice to you if: you breach any agreement with us; we believe there has been or may be a breach in the security of the Service or unauthorized activity involving your Account; we are uncertain regarding the authorization, completeness, or accuracy of Check information sent to us; or for other risk-prevention purposes. You may terminate this Agreement and your use of the Service by providing us with seven days' prior written notice. Any termination will not affect obligations arising prior to termination, such as the obligation to process Checks transmitted to us prior to the termination
date or your obligation to indemnify us. Buy and sell stocks with E-Trade. E-Trade is a tremendous tool for buying and selling stocks independently, without using a broker. However, you have to be diligent about monitoring the performance of the stocks in which you invest and the money in your



account. You'll also need to learn how to deposit money into your account and then transfer funds back to your bank account. There are several other types of transactions you might need to conduct, as well. Fully understanding these processes will allow you to get the most out of using your E-Trade account. E-Trade Deposit Time and More The easiest way to deposit money into your E-Trade account is by doing so via their website or smartphone app. You will need to have an E-Trade brokerage account that is active and in good standing. As long as you do, log in to your account. Since such an account uses your Social Security number, it will only allow you to have one account at a time. On your account home screen, select "Transfer In." Advertisement The first time you deposit money, you'll need to enter your bank account information, including the routing number and whole account number. You will have the option to save this account, so you don't have to re-enter it for future transactions. Next, enter the amount of money you want to transfer and the transfer date you'd like. Keep in mind that most deposits, especially initial deposits, take some time to clear. E-Trade deposit times can be as many as three business days. E-Trade also has a limit on how much money you can deposit every day, but it is very high. The E-Trade wire transfer limit is \$100,000 each day. Other Ways to Deposit Money on E-Trade There are a couple of other ways to deposit money on E-Trade. First, you can mail them a check. Write out the check to E-Trade Clearing LLC. Be sure to note the amount of money you want to deposit into your account. Before you send the check, verify that you have written your E-Trade account number on the check clearly. Next, mail the check to the address below. You may want to enclose a note that has your name, phone number and account number on it as well, just in case. Address: E-Trade Clearing LLC Merrifield, VA 22116-1542 If you prefer, you can call your banking institution and initiate an electronic funds transfer that way. You will need your E-Trade account number, and your bank will probably ask you a series of identifying questions over the phone. You might also need the address above and E-Trade's ABA routing number: 056073573. E-Trade Cash Available for Investment Your cash available for investment on E-Trade may not reflect your deposits, sales and other transactions right away. Besides the amount of time it can take for a wire transfer to go through, other things will impact your balance. After you begin trading on E-Trade, you may not need to deposit money frequently if you're an active trader. Once you sell a stock or security, money will remain in your E-Trade account until you direct it to transfer back to your banking institution (and there is a verification process for that as well). However, you can leave the money in your E-Trade account and use it to buy new securities or stocks when you're ready. Sometimes, E-Trade funds might also be on hold. If you've conducted recent trades, including sales, it takes time for the money to appear in your account.