

**FOR IMMEDIATE RELEASE**

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**E\*TRADE FINANCIAL CORPORATION ANNOUNCES UPCOMING SPEAKING  
ENGAGEMENTS WITH THE FINANCIAL COMMUNITY**

**New York, NY, November 3, 2006** – E\*TRADE FINANCIAL Corporation (NYSE: ET) announced today participation in the following upcoming events with the financial community. Available webcasts of the presentations will be accessible through the E\*TRADE FINANCIAL Investor Relations website at <https://investor.etrade.com/investors.cfm>.

**Merrill Lynch Banking & Financial Services Conference**

Tuesday, November 14, 2006  
New York, NY, at 4:15 p.m. EST  
Mitchell H. Caplan, Chief Executive Officer

**Freidman, Billings, Ramsey Investor Conference**

Tuesday, November 28, 2006  
New York, NY, at 11:40 a.m. EST  
R. Jarrett Lilien, President and Chief Operating Officer

**About E\*TRADE FINANCIAL**

The E\*TRADE FINANCIAL family of companies provides financial services including trading, investing, banking and lending for retail and institutional customers. Securities products and services are offered by E\*TRADE Securities LLC (Member NASD/SIPC). Bank and lending products and services are offered by E\*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries.

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looking are based on current expectations that are subject to a number of uncertainties and risks, and actual results may differ materially. The uncertainties and risks include, but are not limited to, changes in market activity, anticipated increases in the rate of new customer acquisition, the conversion of new visitors to the site to customers, the activity of customers and assets held at the institution, seasonality, the development and enhancement of products and services, competitive pressures (including price competition), system failures, economic and political conditions, changes in consumer behavior and the introduction of competing products having technological and/or other advantages. Further information about these risks and uncertainties can be found in the information included in the annual reports previously filed by E\*TRADE Group, Inc. or E\*TRADE FINANCIAL Corporation with the SEC on Form 10-K (including information under the caption "Risk Factors") and quarterly reports on Form 10-Q.

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