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**E\*TRADE ANNOUNCES NEW SUPER BOWL<sup>®</sup> XLIV ADVERTISEMENT  
AND EVOLVED MARKETING CAMPAIGN  
Company Confirms There is a New Kid in Town**

NEW YORK, January 15, 2010 — E\*TRADE FINANCIAL Corp. (NASDAQ: ETFC) today announced that E\*TRADE Securities LLC (“E\*TRADE”) will introduce a new series of “Talking Baby” advertisements featuring a new tot. The two premier ads will debut during two NFL playoff games on Saturday, January 16 — the first during the NFC divisional playoffs on FOX at 4:30pm ET, and the second during the AFC divisional playoff game on CBS at 8:00pm ET. A third “Talking Baby” advertisement will debut on CBS during Super Bowl<sup>®</sup> XLIV on February 7, 2010 at approximately 6:28pm ET. The full series of five new Baby spots will be a central component of a multi-faceted marketing communications program that will span traditional and social media throughout 2010.

E\*TRADE also will premiere its animated “Product/Laptop” solution series campaign to complement the Baby series. The first of this sequence of several ads will debut on FOX during the NFC divisional playoff game on January 16. The combined campaigns are designed to appeal to a widespread audience while targeting new business growth for the core retail franchise.

“The E\*TRADE Baby and our animated product campaign come together in a winning formula. The overall campaign strikes the right balance — it’s entertaining and memorable, and communicates a strong, relevant message to investors,” said Nicholas A. Utton, Chief Marketing Officer, E\*TRADE FINANCIAL Corp. “Of course, the reality is that babies do grow up and therefore advertisers run out of footage, opening the door for a fresh personality. We anticipate that consumers will be enamored with the new E\*TRADE talking Baby. Combined with the new product-focused spots, investors will be well aware of the value of the E\*TRADE brand and experience.”

The 2010 marketing and advertising campaign is an evolution of the Company’s proven marketing model to effectively communicate the E\*TRADE value proposition: to “liberate investors from big, expensive brokers.” The 2008 launch of the E\*TRADE Baby communicated a “wise

beyond his years” perspective on how to be a liberated investor. 2009’s campaign emphasized the importance of being in tune with the changing face of Wall Street and the economy — and learning to “fly” on “broken wings” in spite of it. And now, the 2010 campaign builds on the “liberation and value” message and focuses on how E\*TRADE can help consumers better manage their investing goals and needs.

“Customer research has confirmed that the underlying premise of the E\*TRADE value proposition is valid,” continued Utton. “Individual investors have a better option for investing with E\*TRADE.”

To maximize the Super Bowl® investment and appeal to a wide audience before and after the Game, E\*TRADE continues to leverage strategic social media channels, bringing the E\*TRADE Baby’s personality to life on the Web:

- Facebook®: more than 18,000 fans of the [E\\*TRADE brand](#) and more than 12,000 Fans of the [E\\*TRADE Baby](#)
- [Twitter®](#): more than 3,000 Baby followers
- [YouTube ®](#): more than 19 million total views of the Baby’s work and over 10,000 subscribers — the 7th most viewed sponsor channel on YouTube

Grey New York, the Company’s advertising agency of record since 2007, has again created the campaign execution, which will run throughout the year on television, in print and online. The concept reinforces E\*TRADE’s strength as a customer champion by highlighting the innovations that help liberate retail investors from old fashioned brokerages. E\*TRADE enables consumers to take control of their investments in an uncertain economy — taking charge of their own financial destinies.

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### **About E\*TRADE FINANCIAL**

The E\*TRADE FINANCIAL family of companies provides financial services including online brokerage and related banking products and services to retail investors. Specific business segments include Trading and Investing and Balance Sheet Management. Securities products and services are offered by E\*TRADE Securities LLC (Member FINRA/SIPC). Bank products and services are offered by E\*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries.

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### **Important Notices**

E\*TRADE FINANCIAL, E\*TRADE and the E\*TRADE logo are trademarks or registered trademarks of E\*TRADE FINANCIAL Corporation.

**Forward-Looking Statements.** The statements contained in this news release that are forward looking are based on current expectations that are subject to a number of uncertainties and risks, and actual results may differ materially. Forward-looking statements include, but are not limited to, those relating to the Company's plans to restructure its cross-border trading line of business, the competitive differentiation of that business, the Company's plans to exit local market trading in certain geographies and the closing of the transactions contemplated by agreements to sell local market trading operations in certain geographies, the positioning of the Company for a return to long-term growth and profitability, the Company's ability to improve profitability in its offshore operations and the growth of the Company's U.S. online brokerage franchise. Uncertainties and risks related to these forward-looking statements include potential changes in U.S. and cross-border market activity and expenses, changes in the rate of new customer acquisition, macro trends of the economy in general and the residential real estate market, instability in the consumer credit markets and credit trends, increased mortgage loan delinquency and default rates, portfolio growth, portfolio seasoning and resolution through collections, sales or charge-offs and the potential negative regulatory consequences resulting from actions by the Office of Thrift Supervision or other regulators. Further information about these risks and uncertainties can be found in our annual, quarterly and current reports on Form 10-K and Form 10-Q previously filed by E\*TRADE FINANCIAL Corporation with the SEC (including information in these reports under the caption "Risk Factors"). Any forward-looking statement included in this release speaks only as of the date of this communication; the Company disclaims any obligation to update any information.

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