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E*TRADE INTRODUCES NEW TOOLS FOR FIXED INCOME INVESTORS

Bond Ladder, Fixed Income Portfolio Report & Bond Scatter Plot tools make searching, strategizing and analyzing bonds easier

New York, NY – Nov. 18, 2009 – E*TRADE FINANCIAL Corp. (NASDAQ: ETFC) today announced that E*TRADE Securities has added several new tools to its Bond Resource Center aimed at helping individuals identify, evaluate and implement fixed income investments that meet their needs and goals.

“Investor appetite for fixed income products, tools and services is strong as more and more investors are considering fixed income as a key component to portfolio diversification,” said Paul Vienick, Senior Vice President, E*TRADE Securities. “We’re committed to helping investors effectively incorporate fixed income into their portfolios by providing the best selection of products along with easy-to-use, intuitive tools and education.”

The new tools, available to E*TRADE customers at www.etrade.com, include:

- **Fixed Income Portfolio Report** – provides investors with a clear overview of their current fixed income positions and maturity dates, plus further breakdown and analysis including bond ratings, security types, and cash flow schedules – all of which can be saved, downloaded and printed in PDF format.
- **Bond Ladder Tool** – guides customers through the process of building a bond ladder, beginning with identifying preferred bond types and ratings, stating preferred time horizon (including dates and frequency of maturities), and finally selecting those bonds or brokered CDs that fit the customer’s criteria. The tool provides users with a “short list” of bonds that meet their criteria, which may be expanded if more options are desired.
- **Bond Scatter Plot Tool** – simplifies the bond screening process by creating a “scatter plot” graph of bonds that fit the investor’s requested maturity and yield, and allows users to zoom in on sections of the scatter plot graph for a closer look and greater detail on specific bonds or bond groups.

“The turmoil in the markets is affecting the way many investors think about diversification of assets,” Vienick said. “In a recent survey of Mass Affluent customers (those with \$50,000 or more in investable assets at E*TRADE), almost 50 percent indicated that their interest in fixed income increased over the past two years. The survey also found that 41 percent believe their portfolios should have a higher portion of fixed income today than they did two years ago.”

Etrade.com provides one of the largest selections of fixed income products available online, including Treasury, Agency, Corporate and Municipal securities and brokered CDs.

E*TRADE Securities offers a simple, commission-based agency pricing structure, as well as online commission-free secondary market trading in U.S. Treasury securities. Customers have three ways to purchase fixed income products based on their experience and comfort level – independently online; over the phone through the Fixed Income Service Desk; or with the help and guidance of an experienced Financial Advisor. Customers also have 24/7 online access to timely fixed income market commentaries from E*TRADE Capital Management, LLC, educational web seminars and tutorials, market research, and other fixed income tools and services in the Bond Resource Center.

For more information on E*TRADE's Bond Resource Center, visit www.etrade.com.

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. 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. Market Commentary provided by E*TRADE Capital Management, LLC, a registered investment adviser affiliate registered with the SEC. E*TRADE Securities, E*TRADE Bank and E*TRADE Capital Management are separate but affiliated companies.

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