

Act Soon to Keep Your Trading Account Open

Deposit funds in the next 30 days to keep this account open (and get a \$25 bonus)

One of the great things about ShareBuilder is that there's no minimum investment necessary to open a trading account – and no minimum balance necessary to maintain it. You can start investing with as little as \$100 (or even less).

However, you do need to make a deposit of some sort within a year of opening an account to keep it active.

In the case of your account, it was opened 12 months ago, but no money was ever deposited. If funds aren't deposited within the next 30 days, we'll have to permanently close the account.

Act now and receive a \$25 account bonus

Maybe you've just been waiting for the right time to fund your account. If so, you'll be pleased to learn that we're willing to add \$25 to whatever funds you deposit – if you act within the next 30 days.

Real-time trades – now just \$9.95

Since you opened your trading account, we've dramatically reduced the cost for real-time trades. Instead of paying \$19.95 per trade, we've dropped your cost to just \$9.95 (for stocks, ETFs, as well as options).

We're now a part of ING DIRECT

Now that ShareBuilder has merged with ING DIRECT – the nation's largest direct bank – we'll soon be able to offer you even more of the financial products and services you need to meet your saving and investing objectives.

This is a great time to be a ShareBuilder client. But you must deposit funds into your account if you want to keep it open.

[Fund This Account](#)



New orange color. And a lower trading price.

We've lowered the cost for making real-time trades to just \$9.95

ShareBuilder's merger with ING DIRECT is already providing benefits (beyond the bold new color scheme). It's only been a few weeks since our companies combined forces, and we've already got an exciting new service enhancement to announce.

Starting today, you'll pay 50 percent less for every real-time trade you make with ShareBuilder. Instead of paying \$19.95 per trade, we've dropped your cost to just \$9.95.

Whether you trade stocks, ETFs or options, this new flat-rate, real-time trading price applies to them all. Just place your trades as you would normally, and the new rate will be applied automatically.

A price cut is big news, of course, but that's not all you can expect from our merger. Now that ING DIRECT and Sharebuilder are operating as one, we'll be able to provide you with even more of the products and services you need to meet your saving and investing objectives.

Look for more announcements about value-added features and new services in the near future. And should you ever have a question about any of these changes and improvements, please don't hesitate to contact one of our Customer Care representatives.

Sincerely,

Arkadi Kuhlmann
Chairman, President and CEO
ING DIRECT USA

Introducing the ShareBuilder Margin Account – a line of credit as eager to make money as you are

The ShareBuilder Margin Account allows you to quickly and easily borrow money from ShareBuilder using your stocks as collateral (and you only pay interest for the period you use it).

No More Missed Opportunities

It's an open line of credit -- which means you can quickly borrow the cash you need as soon as a promising investment opportunity comes bounding into view. (Of course, if the stock you purchase goes down in value, you could wind up losing some or all of the money you borrowed.)

Avoid "Free-riding" Restrictions

Federal rules prohibit you from using "unsettled" funds to make a stock purchase (a situation commonly referred to as "free-riding"). However, with a ShareBuilder Margin Account, you can borrow the extra cash you need for your stock purchase and avoid any free-riding penalties.

Maximum Flexibility

In addition to using your margin account for investing, you can also use it as a source of cash to pay for non-stock purchases – like home improvements or a vacation. Just remember: it's a loan, and you'll have to pay the money back with interest.

Easy Sign-up, No Obligation

Sign-up is a snap. The online form takes just a few minutes to complete (seriously). Plus, there's no obligation to borrow anything after you open an account (just knowing the funds are there, if ever needed, is comforting enough for many investors).

[Open a Margin Account](#) 