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E*TRADE Consumer Finance Corporation Offers Supreme Software & Consulting, Inc. F&I Software System To Dealerships

RAPID CITY, SD — March 19, 2004— E*TRADE Consumer Finance Corporation, a subsidiary of E*TRADE FINANCIAL Corporation, today announced that it has selected Supreme Software & Consulting, Inc.'s, *The Dealership Tracker*, as its choice provider in customer tracking software systems. The Finance and Insurance (F&I) tool allows dealers to manage their business from their desktops by tracking inventory and sales, maintaining a database of prospects, creating various deal structures and profitability scenarios, and providing a host of reports to monitor activity and results.

“The Dealership Tracker makes the sales finance process clean and simple,” said Peggy Bodenreider, Senior Manager of Indirect Marine Sales for E*TRADE Consumer Finance Corporation. “It empowers our dealers to grant loan decisions through a self-approval program by giving them access to credit reports, as well as the ability to quickly produce loan and title documents on our transactions.”

“This state-of-the-art F&I system has the functionality of larger systems, but is also cost-effective,” said Terry Adelman of Supreme Software. “It’s what dealers have been asking for. They spoke and we listened.”

As an industry leader, E*TRADE Consumer Finance Corporation has provided more than \$10 billion in RV, marine and motorcycle loans, meanwhile earning a reputation for exceptional customer service. *The Dealership Tracker* further reinforces E*TRADE FINANCIAL’s overall commitment to quality customer service.

The Dealership Tracker F&I system began as a simple customer tracking system and has since evolved into a complete and powerful Windows®-based system that tracks customers, inventory and sales by dealership. It allows dealers to quickly and easily provide customers a comparison of up to four deal options. Once a deal is identified as positive for both the dealer and customer, the dealership can then print any form or report that is needed by their respective F&I office. Supreme Software has a library of over 4,000 different contracts and forms available for use within the system. Countless dealerships have already benefited from deploying *The Dealership Tracker* F&I and menu selling system. In doing so they’ve increased back-end profits by providing fast and friendly customer service.

About E*TRADE FINANCIAL

The E*TRADE FINANCIAL family of companies provide financial services including brokerage, banking and lending for retail, corporate 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.

About Supreme Software & Consulting, Inc.

Supreme Software & Consulting, Inc. is a leading provider of automotive, RV, marine and motorcycle F&I and Menu Selling software headquartered in Rapid City, SD since 1986. With additional sales/support offices in Minneapolis, California, Kansas, Missouri, Idaho, Nebraska and South Dakota, they provide top-notch support and software to hundreds of dealerships using their F&I and Menu Selling system. For more information on Supreme Software & Consulting, Inc., visit the company's website at www.supremesoftware.com or call the marketing department at (866) 242-7416.

For more information, press only:

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For more information on The Dealership Tracker:

<http://www.supremesoftware.com>

*Dealerships can contact their E*TRADE representative for more information on this new service.

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