

BRIGHT SPOTS®

Your Customer Newsletter

\$7,070,307,098

Interest paid out to all ING DIRECT Customers as of March 31, 2008



Coming soon! Our new ING DIRECT Café located in New York City at 58th Street and 3rd Avenue will be opening this summer. Be sure to drop by and experience the brand.

Orange Update

Make your tax refund pay dividends.

It's extra cash. And it's tempting to spend it. But in actuality, your tax refund is really money you've earned simply being returned to you. So treat it as if it was part of your paycheck and save the usual percent. You can even have it direct deposited – or split it into two or three accounts using the IRS's new split-refund program Form 8888 with your return. Getting a big refund? Think about changing your exemptions so you get more in your paycheck and save more all year – instead of sending it to Uncle Sam.

Visit ingdirect.com/taxrefund for steps on how to direct deposit your refund or to download the split-refund program Form 8888.

Could remodeling be the right move for you?

Outgrown your house? Move up without moving out by remodeling. Here are some pointers:

- Don't over-improve or you may never recoup your investment
- Check out the home equity lines and loans for the best deals – make sure you understand what closing costs you'll pay
- Carefully examine contractor references and be sure work includes all permits, building code inspections and trash hauling
- Consider doing some of the work yourself to save money

Be sure to check out our Orange Home Equity – you'll get a great rate with no bank fees, closing costs, or annual fees. Call 1-800-ING-9331 or visit ingdirect.com.



Don't get hooked.

You get an email from us. It looks authentic. But wait. Is it the real thing? You're being asked for your Social Security number, PIN and Customer Number – things you've been told we'll never ask you to confirm in an email. Chances are you've just been "phished." Phishing is when scammers (the bad guys) send fraudulent emails that look legit – to trick you into giving out your personal information.

So, how can you tell if an email is genuine? And what should you do if it isn't?

Reality checklist:

- We'll never contact you by email asking you to confirm your Customer Number, Account Number, PIN or Social Security number
- We always address emails to you by first name only
- We always "X" out your Customer Number showing only the last three digits

For more tips on how you can protect yourself, visit the 'Security Guarantee & Privacy' section at ingdirect.com.

PHISHING PREVENTION TO-DO LIST:

- Delete a suspicious email – if you're not sure, best to forward it to us first
- Never send sensitive information via email unless it's encrypted
- Update your operating system and browser software
- Regularly update your anti-virus software
- Never give out your ING DIRECT login information to anyone
- Don't download or allow software to be loaded on your computer unless it's from a trusted source
- Use personal firewall software to keep outsiders from getting in and information from getting out

IF YOU THINK YOU DID "BITE":

- Call us immediately at 1-888-ING-0727
- Update your anti-virus software and run a full scan of your computer

We've got your back.

We work to improve your Customer experience every minute of every day. Especially when it comes to protecting you and your assets. That's why we've put leading-edge practices into place – like our innovative secure website login. We also arm you with information to protect yourself, like shredding receipts and pre-approved credit card applications, or reminding you not to carry your Social Security card, bank passwords or other sensitive information in your wallet.

We try to look at everything from your perspective. And we know you're concerned about security. We realize fraud and illegal activities are out there, and that no system is foolproof. But, more important, we believe in being prepared. We've created a culture that reinforces preparedness and effective security, like prohibiting laptops in our buildings or increasing password protection. We stay alert and constantly question and test what we're doing to better protect you.

We know you trust us to do the right thing for you. We do everything we can to earn that trust. We're asking you to be as prepared as we are to protect what's yours. It's good for all of us.

Arkadi Kuhlmann
President and CEO of ING DIRECT
ceocorner@ingdirect.com



\$AVING 101

Could your financial plan use a little spring cleaning of its own?

These smart tips could help improve your outlook:

- Evaluate how you're saving – start an Automatic Savings Plan to stay on course
- Buy a safe and store your tax returns and other important papers in it
- Resolve to pay more than minimum payments on credit cards to reduce your debt
- Reconfigure your withholdings to see if you should pay yourself more and Uncle Sam less



- Rebalance your retirement accounts
- Establish a financial "improvement" to work toward – like being debt-free
- Keep a record of your donations for next year's tax return
- Don't let temptation sway you – a solid future depends on saving now

Sign up to get more tips like these at ingdirect.com/tips.



Just like receiving statements online, there are other things you can do to save money – and the planet.

- Consider using timers or occupancy sensors to keep your lights off when you're not home
- Drink tap water – bottled water costs roughly 4,000 times more, and requires 1.5 million barrels of oil annually to make 22 billion plastic water bottles (that's enough to fuel 100,000 cars for a year)
- Don't overload the dryer when drying clothes – it's less efficient – and don't overdry clothes, use a cool-down cycle whenever possible
- Drive 55 mph rather than 65 mph – you'll improve your mileage by 15% and reduce emissions at the same time



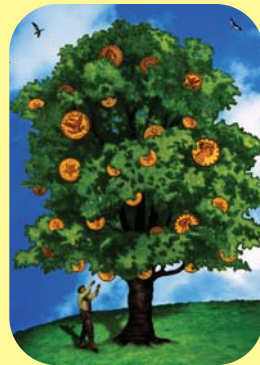
MEMBER
FDIC

ING DIRECT
Save Your Money®

ING DIRECT IRA Savings and CDs can add more green to your golden years.

At ING DIRECT, we've always believed in saving for the future. Especially for that time when you finally get to do what you want – retire. ING DIRECT now offers Individual Retirement Accounts (IRAs) in the form of a Savings account and CDs. And they come with all the perks you'd expect. Great rates and no minimums, online account management – and FDIC insurance of up to \$250,000 per depositor. Depending on your financial goals and individual circumstances, you can choose between a Traditional IRA – taxed when you take the money out of the account; or a Roth IRA – usually only taxed when you put money into the account. Learn about all the other options you have for retirement planning – like investment IRAs offered through ShareBuilder and ING DIRECT Securities – so you can plan wisely for the future.

Here's a tip: To live like you do now, you'll need to put away at least 10% of your salary starting at age 25.



Find the retirement option that's right for you at ingdirect.com/ira.

ShareBuilder is offered by ShareBuilder Securities Corporation, a registered broker-dealer, Member FINRA/SIPC, and a subsidiary of ING Bank, fsb. Mutual funds are offered by ING DIRECT Securities, Inc., a registered broker-dealer, Member FINRA, and a subsidiary of ING Bank, fsb. Investment products are: Not FDIC Insured. Not Guaranteed by ING Bank, fsb. May Lose Value.

We went to Extremes to improve a Delaware family's life.

When Ty Pennington and his crew from **ABC's Extreme Makeover Home Edition** arrived in Wilmington, Delaware, to do a makeover of two local families' homes, we were there to perform a makeover of our own. True to brand, ING DIRECT helped the Latif family realize their dream of owning a handicapped-accessible home by paying off their mortgages of \$125,000, making their financial future as bright as their brand-new, three-story duplexes. On "reveal day," orange-fleece-clad representatives from ING DIRECT cheered on the family as they got a glimpse of their new home. Along with paying off the mortgage and showing support, 70 employee volunteers canvassed the site helping to polish up other houses in the neighborhood.



ING DIRECT representatives present the Latif family with a check for \$125,000.

To see pictures, a daily blog and info on the family visit www.andersonextreme.com.

What's with the Fed rate cuts and how do they affect you?

You may be wondering, with rate cuts resulting in lower interest rates, how does that affect you as a saver? Actually, at ING DIRECT, we're not tied to the Fed – but we do look at market conditions, the competition and the economy to make business decisions. So let rates go up and down (you can't stop 'em anyway!), but be assured, your savings will still earn an aggressive, competitive interest rate. You'll also benefit from no fees and no minimums, a privacy policy that exceeds government standards, and trained ING DIRECT Associates who are ready and waiting to help you grow your savings. We make saving easy and safe, no matter what ups and downs the economy brings, and will be your lap-bar on the rate roller coaster.



DIRECT BANKING:

ON THE WEB

ingdirect.com
Complaints, praise, comments
sales@ingdirect.com

BY MAIL

ING DIRECT
P.O. Box 60
St. Cloud, MN
56302-0060

BANK BY PHONE

Interactive
Phone Service
1-888-464-7868

BY MOBILE

ingdirect.com/m

ORANGE FOR BUSINESS

business.ingdirect.com

TALK TO A REAL PERSON

Have a question?
1-888-464-0727

Orange Home Loans
1-866-327-4599

Mutual Funds
1-866-BUY-FUNDS

ING DIRECT CAFÉS

New York, NY
45 E. 49th Street

Philadelphia, PA
17th & Walnut Streets

Los Angeles, CA
11175 Santa Monica Blvd.

Wilmington, DE
802 Delaware Avenue

Chicago, IL
21 E. Chestnut Street

CAFÉS COMING SOON!

St. Cloud, MN
30 7th Avenue South

New York, NY
968 3rd Avenue