

E TRADE FINANCIAL CORP  
Form 8-K  
January 24, 2008

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K  
CURRENT REPORT  
Pursuant to Section 13 or 15 (D)  
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 24, 2008

E\*TRADE Financial Corporation  
(Exact name of Registrant as Specified in its Charter)

Delaware                      1-11921              94-2844166  
(State or other jurisdiction   (Commission (I.R.S. Employer  
of incorporation)              File Number) Identification Number)

135 East 57th Street, New York, New York 10022  
(Address of Principal Executive Offices and Zip Code)  
(646) 521-4300  
(Registrant's Telephone Number, including Area Code)

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

The following information is furnished pursuant to Item 2.02, "Results of Operations and Financial Condition".

On January 24, 2008, the Company announced its fourth quarter earnings for fiscal year 2007. Copies of the Company's press release and investor presentation are attached hereto as Exhibit 99.1 and 99.2 and incorporated by reference herein.

The information furnished shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or incorporated by reference into any filing thereunder or under the Securities Act of 1933 unless expressly set forth by specific reference in such filing.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits

99.1 Earnings Press Release, dated January 24, 2008

99.2 Investor Presentation, dated January 24, 2008

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: January 24, 2008

E\*TRADE FINANCIAL CORPORATION

By: /s/ Arlen W. Gelbard

Arlen W. Gelbard

Chief Administrative Officer and General Counsel