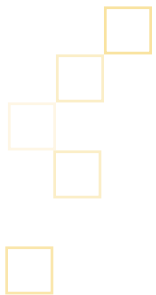
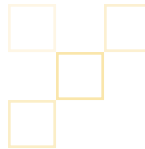


There are

traders and there are CyberTraders



Member of NASD/SIPC

"CyberTrader® is committed to the continued innovation and implementation of world-class trading execution systems for a broad range of active and professional investors.

We strive to be an integral part of each client's success by delivering trading technology that brings fast access to the markets, as well as support designed to treat each client as an individual. Welcome to CyberTrader®."

Jim Hackley, CEO, CyberTrader® Inc.

Welcome

to the Next Level of Trading

Meet the market
on a new set of terms - *yours*

As a CyberTrader® client, you have the power to execute your trading strategies. Whether you're trading with the platform CyberTrader Pro™ or CyberX2™, advanced capabilities are yours to help you gain control and master the markets. Each platform is equipped with real-time streaming data, point and click order routing, risk-management tools, and much more. In addition, CyberTrader trading platforms can be customized to fit your trading style. But we realize that it takes more than versatile, leading-edge trading systems to be successful. It also takes attentive service and support. That's why, in the CyberTrader community, every client receives personalized support from registered Client Service Professionals, as well as a variety of training resources to give you the control you need to meet the market on your own terms. Welcome to the CyberTrader community!



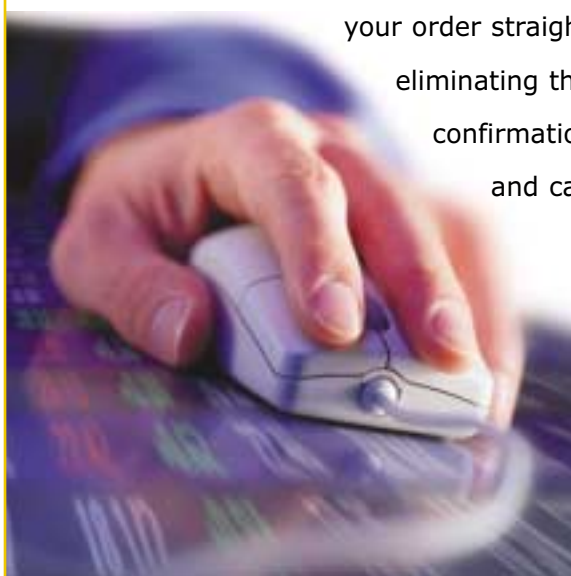
Speed and Accuracy

High Speed, On Course Trading

Direct Access and CyberXchange™, combined they are a powerful blend of speed and accuracy that gives you the CyberTrader advantage. From an extensive server network, CyberTrader directly forwards your order to over 450 Market Makers, 9 Electronic Communications Networks (ECNs), major markets and 5 options exchanges*. Unlike traditional online brokers, CyberTrader doesn't rely on a trade desk. We bring your order straight to the market, virtually eliminating the middleman. Executions and confirmations are displayed in real-time and can be as quick as 1 second.

While some clients have the ability to self-direct their orders to the destination of their choice, all clients can utilize CyberXchange, CyberTrader's Intelligent Order Routing system. With a simple click of the mouse, CyberXchange is able to instantaneously "hunt & seek" over 450 counter parties for the best available price. And since payment from Market Makers, Specialists, or ECNs is not a factor in our advanced order routing logic you can be sure the routing process is based only on our order routing systems or your set parameters. When you trade with CyberTrader, you trade with leading-edge technology that helps you keep your trading on course.

* Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade Options through CyberTrader. Please read the Options Disclosure Document titled Characteristics and Risks of Standardized Options before considering any Options transactions. Copies of this document are available by calling (888) 762-9237 and selecting prompt "1" and then prompt "2", clicking here for an electronic copy, or by writing CyberTrader, Inc., PO Box 162770, Austin, TX 78716-2770.



On the Move

in the Market

CyberTrader Web and Wireless Trading

CyberTrader has revolutionized traditional trading by providing Direct Access technology via the CyberTrader trading platforms, CyberTrader Pro and CyberX2. Now another revolution: CyberTrader Web and Wireless Trading. The technology of CyberTrader Web and Wireless Trading boasts powerful execution capabilities, similar to our trading platforms, while providing you with Direct Access trading technology in the palm of your hand, or from any computer connected to the Internet.



	Real Time Quotes	Account Management	CyberXchange	Self-Directed Orders	Charts
CyberTrader Web Trading	◆	◆	◆	REDI and ISLD only	◆
CyberTrader Wireless Trading	◆	◆	◆	REDI and ISLD only	

An Array of Resources

When you have questions,
we answer them

You have joined a community of clients with reliable access to registered Client Service Professionals. We know the importance of availability and support; that's why we provide you with a variety of ways to reach us - by phone, by e-mail or with the Communicator, which is built into your trading platform. Choose the method that is best for you.

Client Services Professionals -

Registered professionals are prepared to handle the specific needs of each individual client. We are ready to assist you with your trading platform, executions, account information and any other trading concern. We can even place trades for you over the phone*. Client Service Professionals are

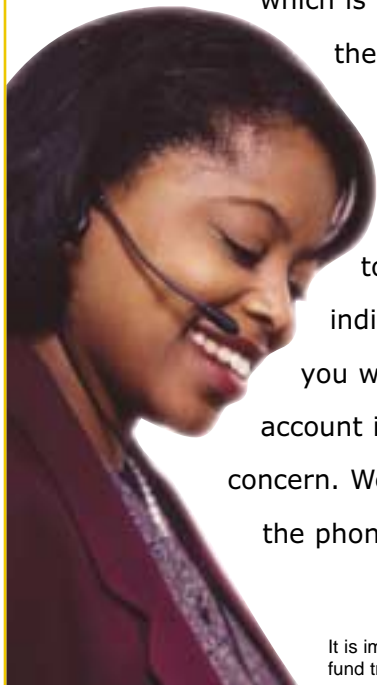
dedicated to knowing you and your individual trading needs.

*Additional fees apply for the convenience of placing orders over the phone.

Extended Trading Hours - With CyberTrader, you never have to trade alone. Even when you're taking on the market after hours, Client Services is standing by, ready to assist throughout the entire 13 hour trading day, 7 a.m. to 8 p.m. Eastern Time. Simply put: if you can reach the markets, you can reach us.

The Communicator - Built into your trading platform, the communicator is a highly regarded feature that allows for immediate one-on-one communication with a live Client Service Professional. With the Communicator, there is little need for phone calls or e-mails. Instead, instantly forward messages and questions to get the information you need without interrupting your trading day.

It is important that you do not use the Communicator tool in the CyberTrader trading platforms to request, authorize or effect the purchase or sale of any security or commodity, to send fund transfer instructions, or to effect any other transactions. Any such requests, orders, or instructions that you send will not be accepted and will not be processed by CyberTrader.



Join Us Online, Stay Informed



At CyberTrader.com you will find expansive tools and useful information. The site is frequently refreshed with information to make your online experience a valuable one, every time you visit. Register as a client member for access to a wealth of resources. Built by the experts at CyberTrader with feedback from individual clients,

CyberTrader.com is a truly important and powerful resource for active traders.

Online Community - When you register at CyberTrader.com, you get privileged access to an informative and friendly atmosphere where you can meet other CyberTrader clients. The CyberTrader Client Chat is open all day and can be accessed directly from our

website or your trading platform. It's a great place to share helpful tips, information and strategies. The CyberTrader online community is all about connecting people and building relationships: experts with novices, and enthusiasts with each other.

Client Newsletter - The CyberTrader Client Review provides current trading information including important, timely happenings in the industry, as well as tips on how to make the most of your trading platform. Topics vary by issue, but you will always find important client notices and links to relevant articles about the industry that may affect your trading.



An Array of Resources

CyberTrader University™: Higher Education for the Strategic Trader

CyberTrader University is designed to prepare you with the knowledge that can help you better succeed in the markets. Take advantage of courses that teach you about our trading platforms and foster the development of your trading skills. Create and implement strategies suited to your specific needs. CyberTrader's training programs benefit traders of all levels, from beginners to experts. We are committed to helping you become a more successful strategic trader.

Self-Paced Classes - CyberTrader offers a series of insightful reviews on topics such as: Level II data, Direct Access, ECN's, and our trading platforms. Each course consists of an introduction, topic sections, followed by an optional quiz. Your progress and quiz scores are saved so you have control over your trading education, and the pace at which you learn.

Live Classes - Introductory classes are ideal for new clients looking for tips on how to get started. Other classes provide traders of any experience level with in-depth overviews of the execution methods available through your trading platform. You can view the classes in text and even listen along in audio format. Held in our training chat room, CyberTrader University Live Classes are very interactive. Thus, any questions you may have can be discussed with the class moderator while online.



Put your knowledge into practice

Trading in Demo Mode - Trade from your platform in Demo Mode during market hours without risking any capital. Test strategies and layouts that you feel might work for you without actually going live. Demo Mode is a real-time trading environment with up to the moment streaming market information that allows you to hone your skills and see your strategies at work. Demo Mode is the most realistic method in learning how to master your trading techniques.

Trading Simulator - Practice trading in a simulated environment. Unlike Demo Mode, which uses real-time data only during market hours, the trading simulator is available for you to practice virtually 24 hours a day, seven days a week with captured market data from the previous day. The simulated market is always open. Capital is not put at risk and you can experiment and test strategies while becoming familiar with the power of CyberTrader. Download the simulator from www.CyberTrader.com.

Trading Platform Manuals - Download the CyberTrader Pro and CyberX2 trading platform manuals from CyberTrader.com. These comprehensive manuals cover the features of your trading platform in complete detail. They are kept up to date to correspond with all upgrades to our trading systems.



Our

Commitment

Clients Above All

Like our parent, The Charles Schwab Corporation, the client is our top priority. We believe that clients are individuals. Too often companies view their clients as a single entity. We know differently. Our company is built on the basis of individuality. As a result, you'll find that from the customizable trading platforms, to the attentive one-on-one support, you're being treated not just as a client, but *the* client. After all, the only thing more powerful than our technology is the power you have to be able to trade with your personal style and strategies. So, take advantage of powerful Direct Access technology, take control of our fully customizable trading systems, and take comfort in the trusted name of The Charles Schwab Corporation and CyberTrader.



