

2. Line Increase Request (Continued)

Assets you wish to be pledged as additional collateral:

Asset	Symbol or CUSIP	Account number this asset is held in	Pledged Asset Account number this asset is to be transferred to	Value	Shares

3a. Personal Financial Statement for Borrower

Note: Attach statements for accounts at firms other than Schwab Bank or Charles Schwab & Co., Inc. Each Borrower must provide the following information. If there is more than one Borrower, print and complete additional copies of this page.

Assets	Value
Cash Accounts	
Retirement Accounts	
Investment Accounts	
Personal Residence	
Second Home	
Rental Properties	
Other (Specify source.)	
Total	

Liabilities	Balance	Payments
Mortgage Loans		
Margin Debit		
Installment/Revolving		
Other (Specify source.)		
Total		

Income Statement	Amount
Gross Annual Salary	
Bonus	
Commission	
Other* (Specify source.)	
Total	

Are any of the assets that you intend to pledge being held as collateral for another loan? Yes No

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.



3b. Personal Financial Statement for Pledgor (If Different From Borrower)

Note: Attach statements for accounts at firms other than Schwab Bank or Charles Schwab & Co., Inc. Each Pledgor must provide the following information. If there is more than one Pledgor, print and complete additional copies of this page.

Assets	Value
Cash Accounts	
Retirement Accounts	
Investment Accounts	
Personal Residence	
Second Home	
Rental Properties	
Other (Specify source.)	
Total	

Liabilities	Balance	Payments
Mortgage Loans		
Margin Debit		
Installment/Revolving		
Other (Specify source.)		
Total		

Income Statement	Amount
Gross Annual Salary	
Bonus	
Commission	
Other* (Specify source.)	
Total	

Are any of the assets that you intend to pledge being held as collateral for another loan? Yes No

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

4. Line Decrease Request (Complete this section only if you are requesting a decrease to your credit line.)

Select one of the following:

- I would like to decrease my credit line to \$ _____, but I will not request a withdrawal of any excess collateral at this time.
- I would like to decrease my credit line to \$ _____. In addition, I would like any excess collateral released and transferred to Charles Schwab & Co., Inc. brokerage account _____. Please fill out the table below to indicate which assets you want to transfer.
- I would like to decrease my credit line to \$ _____. In addition, I would like excess cash in the amount of \$ _____ to be wired from my Pledged Asset Account (PAASB), account number _____, directly into my Pledged Asset Line®, account number _____, for payment. (Please note: A completed Wire Letter of Authorization form may be required to process this request.)
- I would like to decrease my credit line to \$ _____. In addition, I would like excess cash in the amount of \$ _____ transferred from my Schwab Brokerage account number _____, directly into my Pledged Asset Line, account number _____, for payment.

Assets you wish to transfer:

Asset	Symbol or CUSIP	Pledged Asset Account number this asset is held in	Schwab account number this asset is to be transferred to	Value	Shares

(Please list additional assets on a separate sheet.)

I understand that making this request means that the interest rate on my Pledged Asset Line may change. Schwab Bank will inform me of any change to the interest rate on my Pledged Asset Line upon approval of this request.



5. Please Read and Sign

These instructions are effective only upon Schwab Bank’s acceptance and approval.

I (each of the undersigned) authorize Schwab Bank (the “Bank”) to implement the instructions as detailed above, and to increase or decrease my Pledged Asset Line® credit amount accordingly. I acknowledge that should the Bank approve my request, the loan documents applicable to my Pledged Asset Line (collectively, the “Loan Documents”) will be amended and restated to reflect the new line amount and any other changes to the terms and conditions required by Schwab Bank. In the event there is any inconsistency between this request and the amended and restated Loan Documents, such amended and restated Loan Documents shall control.

I (each of the undersigned) understand that Schwab Bank is relying upon the information provided herein in deciding whether to grant credit. I certify that the information provided in (a) this application and (b) all or prior applications submitted by me for a Pledged Asset Line or Pledged Asset Account, except as updated by this application, is true and correct as of the date set forth opposite my signature on this application, and I acknowledge my understanding that my intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability to any person who may suffer any loss due to the reliance upon any misrepresentation which I have made on this application. I agree to notify Schwab Bank immediately and in writing if any material information provided in connection with this application changes. Each representation and certification made in this Section 5 is made in my individual and representative capacity (to the extent that I am signing on behalf of another person or entity).

I authorize Schwab Bank to inquire, in its discretion (from any source, including a consumer reporting agency), as to my identity (as required by federal law), creditworthiness, and ongoing eligibility for this extension of credit at the time of this application; during the term of the credit and any update, renewal or extension of the credit; and thereafter for debt collection and investigative purposes. I acknowledge that Schwab Bank will retain this application and any other information it receives in connection with this application even if no credit is extended. I authorize Schwab Bank to share with others, to the extent permitted by law, information about Schwab Bank’s credit experience with me and to report such experience to a consumer reporting agency. I specifically acknowledge and agree that Schwab Bank and Schwab will share information about me in order to facilitate the approval and servicing of my credit, communicate with me, and provide me with information regarding products and services. I understand that borrowings under the Pledged Asset Line are not to be used to invest in marketable securities or to repay margin loans.

Please sign in blue or black ink only.

ACKNOWLEDGMENT BY THE BORROWER(S):

A. Signatures of Individual and Joint Borrowers and Pledgors If you are an individual or joint Borrower or Pledgor, you must sign here.

Signature(s) and Date(s) Required		
X Borrower Signature	Print Name	Date
X Co-Borrower Signature	Print Name	Date
X Pledgor Signature	Print Name	Date
X Co-Pledgor Signature	Print Name	Date

B. Signatures of Trustees of Revocable Living Trust If a revocable living trust is a Borrower or Pledgor, each Trustee of the revocable living trust account must sign here on behalf of the trust in their representative capacity and their individual capacity.

Signature(s) and Date(s) Required		
X Trustee Signature	Print Name	Date
X Trustee Signature	Print Name	Date
X Trustee Signature	Print Name	Date



5. Please Read and Sign (Continued)

C. Signatures of Grantors of Revocable Living Trust If a revocable living trust is a Borrower or Pledgor, each Grantor of the trust must sign here.

Signature(s) and Date(s) Required

X Grantor Signature	Print Name	Date
X Grantor Signature	Print Name	Date
X Grantor Signature	Print Name	Date

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products, including the Pledged Asset Account, are offered by Charles Schwab & Co., Inc., Member SIPC. Lending products and services, including the Pledged Asset Line® are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

