

More banking  
freedom.  
Fewer banking  
fees.

**Schwab Bank High Yield Investor Checking®**

Unlimited ATM fee rebates worldwide.

No monthly account service fees.

Access your checking account that is  
linked to a Schwab One® brokerage  
account in one place, with a single login.

Welcome to banking freedom.

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**Access your accounts in one place.**

When you open a Schwab Bank High Yield Investor Checking account, it is linked to a new or an existing Schwab One brokerage account.<sup>1</sup> Use a single login on Schwab.com to view and manage both accounts in one place. You can then conveniently transfer funds between accounts for things like paying bills or investing in your portfolio.

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**Fewer banking fees. And earn interest.**

- Unlimited ATM fee rebates anywhere in the world<sup>2</sup>
- No monthly service fees or account minimums
- No foreign transaction fees with your Schwab Bank Visa® Platinum Debit Card<sup>3</sup>
- FDIC-insured deposits up to \$250,000<sup>4</sup>
- Earn a 0.31% variable interest rate and a 0.31% annual percentage yield on your account balance<sup>5</sup>

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**More financial freedom.**

Your Schwab Bank checking account lets you check balances, pay bills with Schwab Bank Bill Pay™, and view your account history online; and for even more freedom, get the Schwab Mobile™ app to bank wherever you are. Once approved for Schwab Mobile Deposit™, you can also deposit checks with your smartphone or other mobile device.<sup>6</sup>

Then, with your linked Schwab One brokerage account, you get access to a broad range of investments and more.

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**Open a Schwab Bank High Yield Investor Checking account today.**

Call 1-888-303-0310.

Visit a Schwab branch near you.

Apply online at [schwab.com/checking](http://schwab.com/checking).

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*charles*  
SCHWAB  
BANK

*Own your tomorrow.*

<sup>1</sup>The Schwab Bank High Yield Investor Checking® account is available only as a linked account with a Schwab One® brokerage account. The Schwab One brokerage account has no minimum balance requirements, minimum balance charges, or minimum trade requirements, and there is no requirement to fund this account, when opened with a linked High Yield Investor Checking account.

<sup>2</sup>Unlimited ATM fee rebates apply to cash withdrawals using the Schwab Bank Visa® Platinum Debit Card wherever it is accepted. ATM fee rebates do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Schwab Bank account. Schwab Bank makes its best effort to identify those ATM fees eligible for rebate, based on information it receives from Visa and ATM operators. In the event that you have not received a rebate for a fee that you believe is eligible, please call a Schwab Bank Client Service Specialist for assistance at 1-888-403-9000. Schwab Bank reserves the right to modify or discontinue the ATM fee rebate at any time.

<sup>3</sup>If you use your Card to withdraw foreign currency from an ATM or to pay for a purchase with foreign currency, Schwab Bank charges your account for the U.S. dollar equivalent of the transaction. Depending on the specific arrangements that are in place, the exchange rate and calculation of the U.S. dollar equivalent will be done by the bank at which you conduct the transaction, the network to which the ATM belongs, or Visa. The bank or network may also charge a fee. Schwab Bank does not assess foreign transaction fees (i.e., fees to convert U.S. dollars to local currency) to debit cardholders. **See the [Schwab Bank Visa Debit Card Agreement](#) for details.**

<sup>4</sup>Funds deposited at Charles Schwab Bank are insured, in aggregate, up to \$250,000 per depositor per insured institution, based on account type, by the Federal Deposit Insurance Corporation (FDIC).

<sup>5</sup>The Schwab Bank High Yield Investor Checking account, with a minimum balance of \$0.01, offers a 0.31% interest rate and a 0.31% annual percentage yield (APY) as of 08/05/2019. This rate is variable and may change without notice.

<sup>6</sup>The Schwab Mobile Deposit™ service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Requires a wireless signal or mobile connection. Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade or maintenance, or for other reasons. Functionality may vary by operating system and/or device. Mobile carrier data charges may apply.

Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and wholly owned subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products and services are offered by Schwab Bank, Member FDIC and an Equal Housing Lender.

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