**Schwab Digital Guide**
Schwab.com and the Schwab Mobile app¹ give you the digital tools and resources needed to access and manage your accounts.

---

**Account Administration**

**Schwab account security.**
We’re dedicated to protecting your accounts and data. See what we’re doing at schwab.com/schwabsafe.

**Opening a new account.**
Want to open an additional account? It’s easy to do at Schwab.com and only takes about 10 minutes. Just click the orange Open an Account button.

**First-time login.**
The first time you log in at Schwab.com, click First Time Users to make a user ID and password.

**Password reset.**
If you forget your password, you can quickly and easily reset it yourself by clicking Forgot Login ID or Password at Schwab.com.

**Profile and settings.**
What’s that face icon that appears to the right of the search bar after you log in to Schwab.com? It’s where you go to update your personal information, set account alerts, go paperless, refer a friend, and more.

**Managing beneficiaries.**
You’ve worked hard to make progress toward your financial goals. Take a moment to name beneficiaries at schwab.com/beneficiaries to ensure that effort keeps working for your loved ones.

**TIP:** Be sure to log out before leaving your account.

---

**Account Management**

**Account balances.**
Your account dashboard at Schwab.com is customizable and can give you historical balances to help you monitor your positions and evaluate your portfolio performance.

**Balance letter.**
Need a balance letter? Get one quickly at schwab.com/balanceletter.

**Investment income.**
How much interest and dividends is your portfolio generating? Go to schwab.com/go-digital/investment-income to find out.

For updates as well as more digital tools and tips on how to use them, visit schwab.com/go-digital.

---

**Mobile**

**Mobile app.**
The Schwab Mobile app¹—it’s easy to use, customizable, packed with investment and money managing features, and 100% helpful. Download it at schwab.com/mobile.

**Mobile deposit.**
Use your mobile app to deposit checks² to your Schwab Bank or Schwab Brokerage and IRA accounts³ with a quick snap of your iPhone®, iPad®, or Android™ device.

**TIP:** See what else your Schwab Mobile app can do. Go to schwab.com/mobilevideo.

---

**Move Money**

**Transfers and payments.**
Here’s your one-stop shop to link external accounts, initiate online transfers, send wires, pay bills, transfer an account or request a check—schwab.com/transfer-payments.

**TIP:** Get step-by-step transfer instructions from this video: schwab.com/transfervideo.
Trading

Trading securities.
Our All-In-One-Trade Ticket® lets you place and execute your trades in one single location. Place your trades at schwab.com/allinone.

Watchlist.
Create a watchlist for stock quotes, analyst ratings, company performance, and more at schwab.com/watchlist.

Taxes

1099 dashboard.
Use the dashboard at schwab.com/1099dashboard to track, view, and print your 1099 tax forms as well as learn expected delivery dates for forms not yet posted.

Take your required minimum distribution.
Use our calculator at schwab.com/rmdcalculator to help estimate your RMD. You can set up, manage, and complete your distribution quickly and easily right online. Take your RMD at schwab.com/myRMD.

TIP: Tax day is usually April 15 but can change due to weekends and holidays. Go to schwab.com/taxes for this year’s date.

Debit Cards

Card lock/unlock.
If you’re ever worried you’ve misplaced or think someone is using your Schwab Bank Visa® Platinum Debit Card, you can lock it at schwab.com/cardlock and then unlock it once you’ve secured it.

Resources

How-to videos.
Watch our how-to videos to learn how to use Schwab Mobile, make deposits virtually, transfer cash, and more. Go to schwab.com/go-digital/video-library.

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

1 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, maintenance, or for other reasons. Functionality may vary by operating system and/or device. Mobile carrier data charges may apply.

2 The Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed. Standard hold policies apply.

3 The Schwab Mobile Deposit service is available for the following accounts: Schwab Bank High Yield Investor Checking®, Schwab Bank High Yield Investor Savings® (only available if client also has a brokerage account), Schwab One®, Schwab One International®, Schwab Brokerage, and Schwab IRA.

4 Lock your card if it’s lost or stolen, if you suspect fraud, or if you won’t be using it. You can lock your card if it is activated and in good status. Locking blocks cash advances, ATM withdrawals, and purchases at point of sale, online, or over the phone. The account is still active and you can still see your balances.

TIP: Tax day is usually April 15 but can change due to weekends and holidays. Go to schwab.com/taxes for this year’s date.