



Schwab Bank Investor Checking™ Account Application for Existing Schwab One® Brokerage Account Holders

www.schwab.com | 1-888-403-9000

- Use this application to establish a Schwab Bank Investor Checking ("Investor Checking") account with Charles Schwab Bank, SSB ("Schwab Bank") and link it to your existing Schwab One Brokerage ("Brokerage") account held at Charles Schwab & Co., Inc. ("Schwab"). **All account holders must be either U.S. citizens or U.S. resident aliens, and must also reside in the U.S. or one of its territories and provide a U.S. mailing address.**
- If your account is a general brokerage account, you will first need to update the account to a Schwab One Brokerage account. Please contact us if you are not sure about your account type.
- Once your Investor Checking account is approved and funded, you will receive Visa® Platinum Debit Card(s) from Schwab Bank. Personalized checks will be sent once your Investor Checking account is funded with at least \$100.
- **NOTE:** The Schwab Bank Investor Checking™ account is offered only as an account linked to a Schwab One® brokerage account. If the Investor Checking account is not approved by Schwab Bank, Schwab may close the linked Schwab One brokerage account regardless of when that brokerage account was opened. Schwab is not an FDIC-insured bank and deposit coverage insurance covers the failure of an insured bank. **Non-deposit products are not insured by the FDIC; are not deposits; and may lose value.**
- If you have a Schwab Global Account™, please review the Schwab Global Account disclosures in Section 5 of this application.
- **Important note about your account: If you have appointed a Trading Authority (TA) role, Power of Attorney (POA), or designated beneficiaries on your existing Brokerage account, contact Schwab for the required forms to apply your TA, POA, or Designated Beneficiary Plan to your linked Investor Checking account. Your Investor Checking account cannot be established until Schwab receives this paperwork.**

1. Existing Account Number

The registration of your Investor Checking account will be the same as the registration for your Brokerage account to which it is linked. Only the following account registrations are eligible for Investor Checking: Individual, Joint Tenants with Right of Survivorship, Tenants in Common and Community Property. (Trust accounts cannot be opened using this form. Please call us for the correct form.)

Schwab One Brokerage Account Number

2. Existing Account Holder Information (Required)

The information provided in this section will be used by Schwab to update your account information for your linked Brokerage account and, if applicable, your associated Schwab Global Account, and by Schwab Bank to open and service your account. Your email subscriptions to brokerage services will not be changed.

Primary Account Holder

As required by federal law, Schwab will use the information provided to verify your identity.

Regulations require that you provide us with your legal address.

Name *First* *Middle* *Last*

Social Security/Tax ID Number **Date of Birth** *(mm/dd/yyyy)* **Mother's Maiden Name**

Are you known by another name? *(Please specify.)*

Home/Legal Street Address *(no P.O. boxes)*

City **State** **Zip Code**

Mailing Address (if different from above; P.O. boxes may be used)

City **State** **Zip Code**

Home Telephone Number **Business Telephone Number** **Mobile Telephone Number**

Email Address*

*By providing your email address, you are consenting to receive email from Schwab and Schwab Bank. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

Country(ies) of Citizenship (Must list each separated by a comma.) **Country of Legal Residence** (Select only one.)
 USA Other: _____ | USA Other: _____

ID Number and Type (Please select only one box and provide the relevant information below.)

Passport Driver's License Gov't-Issued ID

Identification Number **Country or State of Issuance** **Issue Date (mm/dd/yyyy)** **Expiration Date (mm/dd/yyyy)**

Marital Status

Single Married Divorced Widowed **Number of Dependents** _____

Securities industry regulations require that we collect the following information.

Employment Information (Please select only one box.)

Employed Self-Employed Retired Homemaker Student Not Employed

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

Business Owner/Self-Employed Financial Services/Banking Professional Military Consultant
 Executive/Senior Management Information Technology Professional Educator Other (specify): _____
 Medical Professional Other Professional Sales/Marketing
 Legal Professional Clerical/Administrative Services U.S. Government Employee (federal/state/local)
 Accounting Professional Foreign Government Employee (non-U.S.) Trade/Service (labor/manufacturing/production)

Employer Name/Business Name **Business Street Address** (no P.O. boxes)

City **State or Province** **Zip or Postal Code** **Country**

The Next Two Questions Are Required by Industry Regulations

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

No Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** _____ .)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

No Yes (If "Yes," enter company name _____ and trading symbol _____ .)

Trusted Contact Designation

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a trustee or power of attorney. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- Schwab suggests that your Trusted Contact(s) be someone other than your Financial Consultant or Investment Advisor.
- You may name up to two Trusted Contacts.

- The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- For multiple-party accounts, each party can name separate Trusted Contacts.
- The Trusted Contact(s) must be at least 18 years old.

Trusted Contact Information

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

Trusted Contact 1

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* *Middle* *Last* *Suffix*

Relationship (Please select only one.)

- Spouse Partner Child Parent Sibling Friend Other

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* *City*

State or Province *Zip or Postal Code* *Country*

Telephone Number *Mobile Number* *Email Address*

Trusted Contact 2

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* *Middle* *Last* *Suffix*

Relationship (Please select only one.)

- Spouse Partner Child Parent Sibling Friend Other

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* *City*

State or Province *Zip or Postal Code* *Country*

Telephone Number *Mobile Number* *Email Address*

*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any legal guardian, executor, trustee, or holder of a power of attorney on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.

Additional Account Holder (if applicable)

As required by federal law, Schwab will use the information provided to verify your identity.

Regulations require that you provide us with your legal address.

Name *First* *Middle* *Last*

Social Security/Tax ID Number *Date of Birth (mm/dd/yyyy)* *Mother's Maiden Name*

Are you known by another name? (Please specify.)

Home/Legal Street Address (no P.O. boxes)

City State Zip Code

Mailing Address (if different from above; P.O. boxes may be used)

City State Zip Code

Home Telephone Number Business Telephone Number Mobile Telephone Number

Email Address*

*By providing your email address, you are consenting to receive email from Schwab and Schwab Bank. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

Country(ies) of Citizenship (Must list each separated by a comma.) Country of Legal Residence (Select only one.)
 USA Other: _____ USA Other: _____

ID Number and Type (Please select only one box and provide the relevant information below.)

Passport Driver's License Gov't-Issued ID

Identification Number Country or State of Issuance Issue Date (mm/dd/yyyy) Expiration Date (mm/dd/yyyy)

Marital Status

Single Married Divorced Widowed Number of Dependents _____

Securities industry regulations require that we collect the following information.

Employment Information (Please select only one box.)

Employed Self-Employed Retired Homemaker Student Not Employed

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

Business Owner/Self-Employed Financial Services/Banking Professional Military Consultant
 Executive/Senior Management Information Technology Professional Educator Other (specify): _____
 Medical Professional Other Professional Sales/Marketing
 Legal Professional Clerical/Administrative Services U.S. Government Employee (federal/state/local)
 Accounting Professional Foreign Government Employee (non-U.S.) Trade/Service (labor/manufacturing/production)

Employer Name/Business Name Business Street Address (no P.O. boxes)

City State or Province Zip or Postal Code Country

The Next Two Questions Are Required by Industry Regulations

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

No Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. List the company name _____.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

No Yes (If "Yes," enter company name _____ and trading symbol _____.)

Trusted Contact Designation

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a trustee or power of attorney. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- Schwab suggests that your Trusted Contact(s) be someone other than your Financial Consultant or Investment Advisor.
- You may name up to two Trusted Contacts.
- The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- For multiple-party accounts, each party can name separate Trusted Contacts.
- The Trusted Contact(s) must be at least 18 years old.

Trusted Contact Information

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

Trusted Contact 1

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* *Middle* *Last* *Suffix*

Relationship (Please select only one.)

- Spouse Partner Child Parent Sibling Friend Other

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address (no P.O. boxes) City

State or Province Zip or Postal Code Country

Telephone Number Mobile Number Email Address

Trusted Contact 2

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* *Middle* *Last* *Suffix*

Relationship (Please select only one.)

- Spouse Partner Child Parent Sibling Friend Other

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address (no P.O. boxes) City

State or Province Zip or Postal Code Country

Telephone Number Mobile Number Email Address

*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any legal guardian, executor, trustee, or holder of a power of attorney on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.

3. Required Information About the Schwab Bank Investor Checking Account

Source of Funds in Account (Check all that apply.)

In this section, we're collecting information about the categories ("sources") of assets that will be held in your Investor Checking account. Please select all of the sources of the assets that will be deposited or held in your Investor Checking account, including the original sources of any assets that will be transferred into the Investor Checking account from another firm.

- | | |
|---|--|
| <input type="checkbox"/> Salary/Wages/Savings | <input type="checkbox"/> Investment Capital Gains |
| <input type="checkbox"/> Social Security Benefits | <input type="checkbox"/> Gifts |
| <input type="checkbox"/> Sale of Property or Business | <input type="checkbox"/> Gambling/Lottery |
| <input type="checkbox"/> Family/Relatives/Inheritance | <input type="checkbox"/> Other (please specify): _____ |

Purpose of Account (Please select all that apply.)

- General/Personal Expenses
- Educational Expenses
- General/Personal Savings
- Large Asset Purchase (Home, Car, etc.)
- Other (Please specify): _____

4. Schwab One® Brokerage Features

Schwab's Cash Features Program

The current cash feature on your Brokerage account will remain the same.

Payment Features

If you have existing payment features (checks, debit cards, Schwab BillPay®) on your Brokerage account, they will become inactive after your Investor Checking account is opened. Debit cards will be deactivated 30 days from account opening. Checks and Schwab BillPay will be deactivated 90 days from account opening.

Offer/Referral Code

This section is optional. If you have an offer or referral code, enter it here.

You may enter up to three codes. Your code(s) may be shorter than the space provided.

Terms and conditions may apply. Any taxes related to an offer are your responsibility. You should consult with your tax or legal advisor regarding any tax implications and the appropriate tax treatment of an offer. For more information regarding an offer, please call 1-866-469-7017.

Offer/Referral Code 1

Offer/Referral Code 2

Offer/Referral Code 3

5. Schwab Global Account™

If you do not have an existing Schwab Global Account, please go to the next section of this application. If you have a Schwab Global Account, please note that:

- You cannot transfer funds directly between your Schwab Global Account and your Investor Checking account.
- Your Schwab Global Account cannot serve as an overdraft protection source for your Investor Checking account. Overdraft protection is only available between your Brokerage account and your Investor Checking account. The overdraft protection features are more fully described in Section 6.

6. Schwab Bank Investor Checking™ Features

Schwab Bank Bill Pay™

This online electronic bill payment feature is provided unless you check the box below. The feature is provided at no additional charge and will be activated after you fund your account.

Do NOT add electronic bill payment.

Overdraft Protection

This feature automatically transfers funds from your linked Brokerage account, up to your Authorization Limit, including Available Margin Loan Value, to your Investor Checking account in order to provide you with coverage against insufficient funds. To discontinue this feature, please contact a Schwab representative after your account is open.*

*Overdraft protection using margin sources may create a margin loan in your Brokerage account that may be subject to daily interest charges, margin calls or potential liquidation of securities. Refer to the Schwab Bank Deposit Account Agreement and your Schwab One® Account Agreement for details.

Anticipated Activity

On average, how many times per month do you anticipate making deposits, withdrawals, and/or transfers? (Please select only one.)

Less than 15 times per month

15 to 30 times per month

31 to 45 times per month

More than 45 times per month

7. Fund Your Schwab Bank Investor Checking Account (Select one.)

A Visa® Platinum Debit card will be sent upon account funding. Schwab Bank Bill Pay will be activated after you fund your account with any amount. Schwab Bank checks will be sent after you fund your account with at least \$100.

Make a one-time transfer of \$ _____ from your linked Brokerage account.

Make a check payable to yourself and send it to Charles Schwab Bank at one of the locations shown in Section 9 below.

You may make an electronic funds transfer upon opening of the account on Schwab.com. Schwab registration must match the Other Financial Institution registration.

8. Schwab Bank Investor Checking™ Account Terms

Please read and sign at the bottom of this section.

These account terms are an agreement between Charles Schwab Bank, SSB ("Schwab Bank") and each account holder for an Investor Checking account. "I," "me" and "my" refer to each account holder. All account holders are required to sign. By signing below, each account holder:

- certifies that I am of the age of majority in the state in which I live, that I am legally authorized to enter into this agreement, and that the personal information provided in this application, and during the application process, is true and correct;
- agrees that my Investor Checking Account will be governed by the terms of this agreement and acknowledges that Schwab Bank will provide me with copies of, and advises me to read, the following documents before account opening or before a service is provided: (a) the Schwab Bank Deposit Account Agreement, which contains an arbitration provision and the Terms and Conditions for the Schwab Bank Bill Pay™ service; (b) Schwab Bank's *Facts: What Does The Charles Schwab Corporation Do With Your Personal Information?* or any other successor publication; (c) *Important Privacy Choice for Consumers*, for California residents only; and (d) the *Schwab Bank Deposit Account Pricing Guide*;
- acknowledges that if the application is approved, each account holder will receive a Visa Platinum Debit Card once the account is funded and a Visa Debit Card Agreement which contains the terms and conditions that apply to this card;
- acknowledges that, unless I specifically elected otherwise, I will be enrolled in the Schwab Bank Bill Pay service;
- agrees to be subject to the terms and conditions of all documents associated with my Investor Checking account upon account opening and acknowledges that Schwab Bank advises me to read all the disclosure documents prior to opening or using my account;
- acknowledges that my Investor Checking account is linked with my Brokerage account maintained at Charles Schwab & Co., Inc., a registered broker-dealer, and authorizes Charles Schwab & Co., Inc. to follow the instructions set forth in this application, if applicable;
- authorizes Schwab Bank to inquire from any source, including a consumer reporting agency, as to my identity (as required by federal law), creditworthiness and ongoing eligibility for the account and other information at account opening, at any time throughout the life of the account, and thereafter for debt collection or investigative purposes; and
- understands that if no activity occurs in the account within the time period specified by applicable state law, the account may be transferred to the appropriate state.

We respect your privacy. Schwab Bank will use the personal identification and account information provided in this application and that you previously provided to Schwab to open and service your account(s), communicate with you, and provide information about products and services. Schwab Bank does not consider your marital status when processing your Investor Checking account application. For more information on privacy policies, read about our privacy policy in Schwab Bank's *Facts: What Does the Charles Schwab Corporation Do With Your Personal Information?* booklet. As required by federal law, we will use the information you provide to Schwab to verify your identity.

I certify, under penalty of perjury, that (1) the number shown on this application is the correct Taxpayer Identification Number; (2) I am not subject to backup withholding due to a failure to report interest and dividend income; (3) I am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

All account holders must sign in blue or black ink only.

X _____
 Signature: Account Holder Today's Date (mm/dd/yyyy)

 Print Name

X _____
 Signature: Additional Account Holder Today's Date (mm/dd/yyyy)

 Print Name

9. Return Instructions*

Return your completed form using any of the following methods:

- **Upload** online with secure messaging (if you are an existing client and have online access to your account).
 1. Go to www.schwab.com and log in to your account.
 2. Click Message Center (under Service), and then click Upload Document.
- **Fax** to 1-888-526-7252.
- **Bring** to your nearest Schwab branch (visit www.schwab.com/branch for locations).
- **Mail** to any of the following addresses:

Regular Mail (West)	Regular Mail (East)	Overnight Mail (West)	Overnight Mail (East)
Charles Schwab & Co., Inc. P.O. Box 982600 El Paso, TX 79998-2600	Charles Schwab & Co., Inc. P.O. Box 628291 Orlando, FL 32862-8291	Charles Schwab & Co., Inc. 1945 Northwestern Drive El Paso, TX 79912	Charles Schwab & Co., Inc. 1958 Summit Park Dr., Ste. 200 Orlando, FL 32810

*Clients of independent Investment Advisors may also return the form to your advisor directly or contact Schwab Alliance at 1-800-515-2157.

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

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

Schwab Bank Investor Checking™ Account Application Agreement and Linking Authorization

These terms relate to your account and are part of the Schwab Bank Deposit Account Agreement between each account holder and Charles Schwab Bank, SSB ("Schwab Bank"). Please read and retain for your files.

These account terms are an agreement between Schwab Bank and each account holder for an Investor Checking account. "I," "me" and "my" refer to each account holder. I:

- (1) Certify that I am of the age of majority in the state in which I live, that I am legally authorized to enter into this agreement and that the personal information provided in this application, and during the application process, is true and correct;
- (2) Acknowledge that Schwab Bank will provide me with the following documents either before account opening or before a service is provided: (a) the Schwab Bank Deposit Account Agreement, which contains an arbitration provision and the Terms and Conditions for the Schwab Bank Bill Pay™ service; (b) Schwab Bank's *Facts: What Does the Charles Schwab Corporation Do With Your Personal Information?*; (c) *Important Privacy Choice for Consumers*, for California residents only; and (d) the *Schwab Bank Deposit Account Pricing Guide*;
- (3) Acknowledge that if my application is approved, and once the account is opened and funded, each account holder will receive a Visa® Platinum Debit Card and the Visa Debit Card Agreement, which contains the terms and conditions that apply to the card;
- (4) Acknowledge that, unless I specifically elected otherwise, I will be enrolled in the Schwab Bank Bill Pay service;
- (5) Agree that my Investor Checking account will be governed by the Schwab Bank Deposit Account Agreement, the terms and conditions of which are hereby incorporated by reference, and that Schwab Bank advises me to read all documents and disclosures Schwab Bank provides to me prior to opening or using my account;
- (6) Acknowledge that my Investor Checking account is linked with my Schwab One® Brokerage account maintained at Charles Schwab & Co., Inc., a registered broker-dealer, and I authorize Charles Schwab & Co., Inc. to follow the instructions set forth in this application, if applicable;
- (7) Authorize Schwab Bank to inquire from any source, including a consumer reporting agency, as to my identity (as required by federal law), creditworthiness and ongoing eligibility for the account and other

information at account opening, at any time throughout the life of the account, and thereafter for debt collection or investigative purposes; and

- (8) Understand if no activity occurs in the account within the time period specified by applicable state law, the funds on deposit in the account may be transferred to the appropriate state.

Linking Authorization

These terms relate to your account and are part of the Account Agreement between each account holder, Charles Schwab Bank, SSB ("Schwab Bank") and Charles Schwab & Co., Inc. ("Schwab"). Please read and retain for your files.

If you link your Schwab One Brokerage account to an Investor Checking account held at Schwab Bank, you authorize Schwab to accept and follow instructions received from Schwab Bank to transfer funds from your Brokerage account to your Investor Checking account as set forth in your Schwab Bank Investor Checking Account Application and Schwab Bank Deposit Account Agreement. The provisions of the Schwab One Account Agreement relating to checks and debit cards will not apply to the services received from Schwab Bank.

You authorize Schwab to act as your agent in processing those instructions from Schwab Bank. You understand and agree that Schwab has sole discretion to accept or deny, in whole or in part, any such instruction. You also agree that Schwab is not responsible for any errors in calculation or damages resulting from errors in calculations or delays in transfers. In no event will Schwab be liable for any special, indirect or consequential damages, even if we have been informed of the possibility of such damages.

You authorize Schwab to act upon your requests for Real-Time Funds Transfers (as defined in the Schwab Bank Deposit Account Agreement) from Schwab Bank. The maximum amount you may transfer will be calculated in the same way that Schwab calculates the Authorization Limit for brokerage checkwriting privileges as set forth in the Schwab One Account Agreement. By requesting a Real-Time Funds Transfer, you understand that you may create a margin loan in your Brokerage account that may be subject to daily interest charges.

In order for transfers to occur, both your Investor Checking account and your Brokerage account must be open and active and linked with each other. Target Balance Transfers will be limited to your Authorization Limit (as described in the Schwab One Account Agreement), excluding your Available Margin Loan Value (as defined in the Schwab One Account Agreement). Overdraft Transfers will be limited to your Authorization Limit.

If you have a debit balance in your Brokerage account, Target Balance Transfers will not be made to your Investor Checking account. Pending securities trades (including the Automatic Investment Plan [AIP]), pending debits to your Brokerage account, and pending transfers of funds from your account may not be considered in determining whether funds are available for transfer from your Brokerage account to your Investor Checking account at Schwab Bank.

Further, transfers of funds from your Brokerage account are subject to Schwab's minimum deposit requirements. You and your Brokerage account may not have any restrictions preventing Schwab from using funds in your Brokerage account to satisfy a transfer instruction from Schwab Bank. If your Brokerage account becomes subject to a restriction, your eligibility for this feature may be revoked, and you understand that Schwab Bank may close your Investor Checking account.

Transfers to Schwab Bank may result in debits in your Brokerage account. You acknowledge that you are responsible for all debits (and interest on debits) in your Brokerage account, as described in further detail in the Schwab One Account Agreement. Your Brokerage account remains an obligation solely of Schwab. Likewise, your Investor Checking account remains an obligation solely of Schwab Bank.

