



Schwab MoneyLink® Electronic Funds Transfer Form

www.schwab.com | 1-800-435-4000 (inside the U.S.) | +1-415-667-8400 (outside the U.S.) | 1-888-686-6916 (multilingual services)

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Use this form (please print) to enroll in Schwab MoneyLink and establish a standing authorization to transfer funds electronically between your Schwab account and your account at another United States financial institution. Please read the important eligibility information on the back page. You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S. Complete a separate form for each other financial institution account. Allow up to two weeks to receive and enroll your account before you request your first transfer.

Use this form to set up direct, ongoing electronic payments of income (dividends, interest, and money market account income) from your eligible Schwab account (individual, joint, trust, sole owner, or proprietor) to your Schwab Bank account or to an account at another financial institution. You can also use this form to change or terminate an existing electronic income payment plan.

Do not use this form to request a distribution from an IRA or Education Savings Account. Request an IRA Distribution Form or ESA Distribution Form.

To set up an electronic funds transfer for a Schwab Bank account, contact a Schwab Bank representative at 1-888-403-9000 or visit www.schwab.com and click on the Banking tab.

1. Schwab Account Information (required)

Complete all sections below. We respect your privacy. Schwab will use the information you provide to service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at www.schwab.com/privacy.

Schwab Account Number
Name(s) on Account (List all names as they appear on your Schwab statement.)

Schwab MoneyLink is not available for some account registrations, including Schwab Individual 401(k), QRP or 403(b)7 accounts. SIMPLE IRA employers may set up Incoming On-Request Transfers on their SIMPLE IRA Master Account.

2. Select Your Transfer Instructions (Check only one.)

- Set up new instructions. (Complete all applicable sections.)
- Set up an additional other financial institution account without removing existing instructions. (Complete all applicable sections.)
- Terminate existing instructions. (Complete Sections 3 and 6.)
- Change direction for on-request transfer instructions. (Complete Sections 4A and 6.)
- Change amount for recurring transfer and/or frequency and start date instructions. (Complete Sections 4B and 6.)



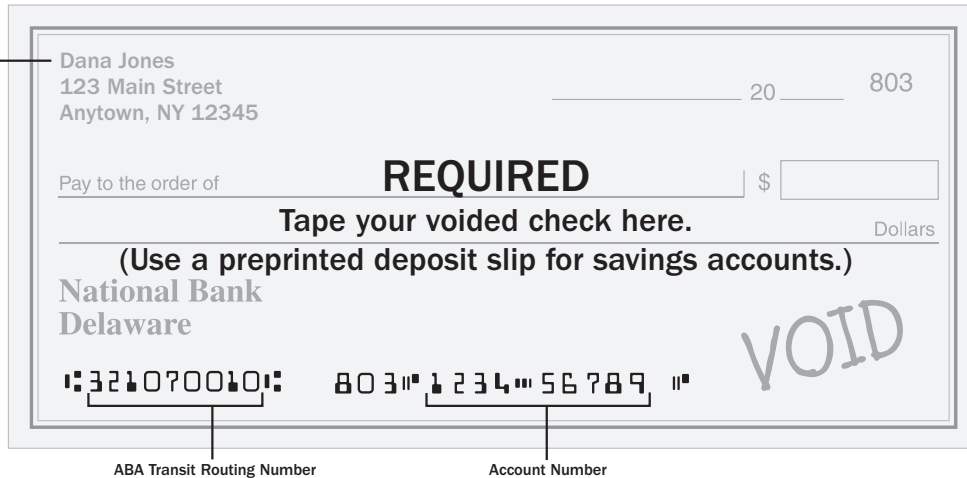
3. Other Financial Institution Account Information

ABA Transit Routing Number	Account Number
Type of Account (Check one.) <input type="checkbox"/> Personal Checking Account <input type="checkbox"/> Personal Savings Account <input type="checkbox"/> Corporate/Organization Checking Account* <input type="checkbox"/> Corporate/Organization Savings Account*	
Account Owner(s)	

*For more information about Corporate or Organization accounts, see the back page.

Attach an original preprinted voided check (required).

Name must be preprinted and unaltered.



Alternative acceptable documentation for accounts without checks:

- Preprinted savings account deposit slip, which includes account title, account number, account type and ABA Transit Routing Number;
- A letter from your other financial institution, on its letterhead and signed by an officer, which includes account title, account number, account type and ABA Transit Routing Number.

4. Type of Transfer

A. On-Request Transfers. (Select one direction only—if you do not make a selection, your account will be set up for on-request transfers into and out of your account. For SIMPLE IRA Master Accounts, select “into my Schwab account.”)

On-request transfers allow you the flexibility to move funds into or out of your account on the date and in the amount that you specify. Once you establish the Schwab MoneyLink® setup, you must contact Schwab or log on to www.schwab.com to make the first on-request transaction.

- into my Schwab account
- out of my Schwab account
- into and out of my Schwab account

B. Recurring Transfers. (Select one direction only. Recurring Transfers are not available for SIMPLE IRA Master Accounts.)

If this application is not received in time to make the first requested transfer date, we will start on the next transfer date in the sequence.

- into my Schwab account in the amount of \$ _____
- out of my Schwab account in the amount of \$ _____
- into my Schwab IRA account, beginning for tax year (yyyy) _____ in the amount of (up to the annual contribution limit) \$ _____

Indicate Frequency and Start Date Below. (Select one.)

- weekly, every _____, beginning (mm/dd) _____
(M, T, W, Th, F)
- two times per month, beginning on first transfer date (mm/dd) _____ and second transfer date (mm/dd) _____
- monthly, beginning (mm/dd) _____
- monthly; last business day of each month, beginning (mm/dd) _____
- quarterly, beginning (mm/dd) _____
- two times per year, beginning (mm/dd) _____
- annually, beginning (mm/dd) _____



5. Electronic Dividend and Interest Payment Instructions (if applicable)

Set Up/Change Instructions

- Set up a new income payment plan.
Change my existing income payment plan.
Terminate my existing income payment plan.

Income Options

Choose "All Income Plan" in Option A below or up to three income payment options from Option B below. Note: The maximum amount that can be transferred in a single transaction is \$500,000.

- All Income Plan (All dividend, interest, and money market account income will be consolidated into a single electronic payment.)
Flexible Income Plan (Choose up to three.)
Dividends (Includes capital gains distributions; will be consolidated into a single electronic payment.)
Interest (Includes fixed income and CD; will be consolidated into a single electronic payment.)
Money Market (Includes Schwab One interest and Schwab Bank interest; will be consolidated into a single electronic payment.)

Frequency (Check one.)

Note: If frequency is not provided, your account will be set up to begin paying income on the earliest available last business day of the month.

- As Accrued (Your account will be debited on the first business day after the day on which income is credited to your account. Generally, your other financial institution account will be credited one business day after the debit occurs.)
Last Business Day of the Month (Income is aggregated on the last business day of each month, and your account is debited on the first business day of the next month [excluding December]. Generally, your other financial institution account will be credited one business day after the debit occurs.)

6. Authorization to Transfer Funds

- Terms for Schwab Account Holders. By signing this Agreement, I am signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to me when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and my use of such Service will confirm that I have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I cancel the Service as described in the Terms and Conditions. If this is a Custodial account, I represent and warrant that all one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act, and will be for the benefit of the minor. If this is a Trust account, I certify, as Trustee, that all one-time and recurring withdrawals from the Trust account will be in accordance with the authority granted under the trust instrument and applicable law.
Terms Relating to the Other Financial Institution Account. My signature below authorizes Charles Schwab & Co., Inc. ("Schwab") to (i) initiate credit entries to my account indicated (the "Other Account") and to credit that account; (ii) initiate debit entries to the Other Account and to debit that account; and (iii) initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and to credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from me (or any of us) of its termination. If you notify us verbally, we may request confirmation in writing. Schwab must receive this notification in a time and manner so as to give Schwab and the Other Financial Institution a reasonable opportunity to act on it.

SIGNATURES ARE REQUIRED BELOW FOR ALL OTHER FINANCIAL INSTITUTION ACCOUNT HOLDERS AND AT LEAST ONE SCHWAB ACCOUNT HOLDER (for Schwab Corporate, Partnership or other Organization accounts, at least two authorized agents' signatures are required).

If I am an account holder on the Schwab account, my signature below constitutes my agreement with the terms set forth in 6A. If I am an account holder on the other financial institution account, my signature below constitutes my agreement with the terms set forth in 6B.

Signature(s) and Date(s) Required

Form with four rows for signatures and dates. Each row starts with an 'X' in a box, followed by fields for 'Account Holder/Co-Trustee/Authorized Agent or Other Financial Institution Account Holder Signature', 'Print Name', and 'Date'.

Table with header 'FOR CHARLES SCHWAB USE ONLY:' and a grid for 'Branch Office and Account Number'.



Schwab MoneyLink® Electronic Funds Transfer Information

Important Eligibility Information

Organization or Corporate Accounts

- If the account at the other financial institution is a corporation, partnership, sole proprietor or other organization account and is not identically registered as the Schwab account, a copy of the corporate resolution, partnership or sole proprietor letter, organization paperwork, or a signed letter from the bank (on bank letterhead with authorized signers and pertinent account information listed) is required to determine authorized signers.
- For Investment Club accounts, transfers are permitted only between accounts with the same titling.

Custodial Accounts

Withdrawals from Custodial accounts are permitted only when any one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, and will be for the benefit of the minor.

Loan Products

Generally speaking, electronic transfers are not available for loan products (such as HELOCs).

Retirement Accounts

- This form **cannot** be used to request a distribution from an IRA or Education Savings Account. Use the IRA and ESA Distribution Request Form.
- Schwab MoneyLink is **not** available for transfers into or out of Schwab Individual 401(k), QRP or 403(b)7 accounts. Schwab MoneyLink is not available for transfers into SEP-IRA or SIMPLE IRA participant accounts.
- For transfers into IRAs, if you do not specify a contribution limit or if you do not establish a regular contribution schedule, we will set your limit at the current federal maximum annual contribution limit based upon your age. If you have questions about the maximum annual contribution limit for a given tax year, please consult with your tax advisor. For each contribution year, transfers will stop once you have reached the contribution limit or at the end of the year, and your existing transfer schedule will resume in January for the next contribution year. If you would like to change your limit, call us at 1-800-435-4000.

Return Instructions

- **Upload** online with secure messaging (if you are an existing client and have online access to your account).
 1. Go to Schwab.com and log in to your account.
 2. Click the Message Center link (under Service), and then click the Compose New Message link.
 3. Upload your form as an attachment by clicking the Add File button.
 4. When your message is complete, click Send.
- **Fax** to 1-888-526-7252.
- **Bring** to your nearest Schwab branch (visit Schwab.com/branch for locations).
- **Mail** to any of the following addresses:

Regular Mail (West)

Charles Schwab & Co., Inc.
P.O. Box 982600
El Paso, TX 79998-2600

Regular Mail (East)

Charles Schwab & Co., Inc.
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail (West)

Charles Schwab & Co., Inc.
1945 Northwestern Dr.
El Paso, TX 79912

Overnight Mail (East)

Charles Schwab & Co., Inc.
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810