

Important Information About Your Informed Consent to Authorize ACH Debit Accounts Online

Purpose and Effect of Your Consent

By enrolling a third party checking or savings bank account (an “External Account”) in Charles Schwab Trust Bank’s ACH debit services, you are representing and warranting that you have the authority, acting individually and without notice to any other account holder, to submit the enrollment request to Charles Schwab Trust Bank as fully and completely as if you were the sole account holder of the External Account and that all owners of the External Account have authorized you as agent to submit the request to Charles Schwab Trust Bank.

By enrolling an External Account, you are establishing a standing authorization that that will allow Charles Schwab Trust Bank to request electronic fund transfers between the External Account and the applicable Charles Schwab Trust Bank trust or custody account. Electronic transfers will only occur when an authorized “User” initiates a transfer using the Schwab Retirement Center (“SRC”) website.

Obtaining Records

You have the option to download a record of your authorization from SRC or you can request a copy from your Charles Schwab Trust Bank client service manager. To download a record from SRC, navigate to Administration > Manage External Accounts and search for your External Account record. Click on the PDF icon within the data grid to download a record of your authorization in PDF form. These records will be available on SRC for as long as the External Account is active or as stated in SRC’s terms and conditions.

To Withdraw Your Consent

To withdraw your consent, you may either delete the External Account from SRC or by returning a signed ACH Debit Authorization form with the remove account section completed to your Charles Schwab Trust Bank client service manager. To delete your External Account on SRC, navigate to Administration > Manage External Accounts and search for the account you wish to delete. From the actions menu, select delete.

Hardware and Software Requirements

To view electronic records you will need access to a computer with Internet service, an active user account on Schwab Retirement Center and permission to access the External Bank Account page and the appropriate plan account. You will also need:

- A current version of a common Internet browser with JavaScript enabled
- A current version of a program such as Adobe Reader that accurately reads and displays PDF documents. If you do not have Adobe Reader installed on your computer, you can download the free software at adobe.com
- An operating system on your device that supports the above
- A printer that connects to your device if you wish to print and retain records on paper