(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 the Bank will provide me with 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 A Commitment to Your Privacy; (c) Important Privacy Choice for Consumers, for California residents only; and (d) the Schwab Bank Deposit Account Pricing Guide;

(3) acknowledge that if the application is approved each account holder will receive a Visa® Platinum Debit Card once the account is funded and the Visa Debit Card Agreement, which contains the terms and conditions that apply to this card;

(4) acknowledge that, unless I specifically stated otherwise, I will be enrolled in the Schwab Bank Bill Pay service;

(5) agree to be subject to the terms and conditions of all documents associated with my High Yield Investor Checking account upon account opening, and acknowledge that the Bank advises me to read all the disclosure documents prior to opening or using my account;

(6) acknowledge that my High Yield Investor Checking account is linked with my 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 the Bank to initiate a one-time debit entry (or credit entry in case of error) to the institution and account specified by my attached voided check or savings account deposit slip, electronically or by other commercially accepted method, to initially fund my High Yield Investor Checking account; I certify that the information provided on the voided check or savings account deposit slip is correct and that I am authorized to transfer funds from the specified account; I also understand that the owners listed on the specified account that will be debited must match the owners of my High Yield Investor Checking account;

(8) authorize the 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

(9) understand 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.