



Schwab Bank High Yield Investor Checking® Account: Summary of Features and Fees

To help you understand your account, below is a summary of some of the features and fees of your Schwab Bank High Yield Investor Checking account. For more information, refer to your Schwab Bank Deposit Account Agreement, *Schwab Bank Pricing Guide*, and Schwab Bank Visa® Debit Card Agreement, or visit schwab.com/checking.

Free Services

Account opening	No minimum deposit to open an account. ¹
Account servicing	No monthly service fee regardless of account balance.
Transfers to your linked Schwab One® brokerage account	Your checking account comes linked to a Schwab One brokerage account with no minimum balance requirement. Online transfers between the accounts are free. ¹
ATM withdrawals	<ul style="list-style-type: none">• No fee to use a Schwab Bank ATM.• Unlimited ATM fee rebates at any ATM worldwide.²
Schwab Bank Bill Pay™	No fee to use Schwab Bank Bill Pay to pay your bills online or on your mobile device.
Schwab Bank Visa Platinum Debit Card	<ul style="list-style-type: none">• No fee for original or replacement debit cards delivered by regular U.S. mail.• Free services include travel and emergency services assistance, Price Protection, Warranty Manager, and more.
Foreign transactions	No foreign exchange transaction fees for purchases made with your debit card. ³
Electronic funds transfers	No fee to transfer funds electronically between your Schwab Bank account and an account at another U.S. financial institution.
Checks	No fee for standard checks delivered by regular U.S. mail.
Overdraft transfers	No fee to cover overdrafts when funds are available from an overdraft source, such as a linked Schwab brokerage or Schwab Bank savings account. ⁴
Stop payments	No fee to stop payment of an item from your account.
Incoming wires	Domestic wires only (Schwab Bank does not accept wires in foreign currency or from banks outside the U.S. and its territories).
Copies of checks and statements	No fee for photocopies sent to you by regular U.S. mail or fax.

\$0

Account Features

Mobile apps	Download apps at schwab.com/mobile to transfer funds and pay bills. With Schwab Mobile Deposit™ you can make deposits simply by taking photos of your checks. ⁵
Online banking	Transfer funds online, view account information, pay bills, and more at Schwab.com.
Earns interest	For current interest rates, visit schwab.com/checking or call toll-free 1-888-403-9000.
FDIC insurance	Up to \$250,000 per bank account based on ownership type.

YES

Other Services

Outgoing wires	Domestic wires only (Schwab Bank does not send wires to countries outside the U.S. and its territories).	\$25 each
Cashier's checks	To request a cashier's check, please call Schwab Bank Customer Service at 1-888-403-9000.	\$10 per check

Questions? Call Schwab Bank Customer Service toll-free: 1-888-403-9000.

Clients of independent investment advisors: You may also contact your investment advisor or call Schwab Alliance at 1-800-515-2157.

Other Services (continued)	Checks returned due to insufficient funds	A fee is charged for a check you write that we are not able to pay because there is not enough money in your account.	\$25 each, maximum of \$100 per day
	Deposited item returned	A fee is charged for a check deposited in your account that the paying bank returns unpaid, usually due to insufficient funds in the payer's account.	\$5 each
	Rush delivery of debit cards	While there is a fee for rush delivery, there is no fee for delivery by regular U.S. mail.	\$15 or more, subject to delivery speed and destination

Processing Policies

Order of posting for deposits and withdrawals	<p>We typically process transactions as follows:</p> <ul style="list-style-type: none"> • First: Deposits. • Second: Previously authorized transactions (e.g., checks cashed at a Schwab Bank branch), wire transfers, electronic funds transfers, bank fees, ACH debits. • Third: Checks in the order of amount, from lowest to highest. <p>Certain exceptions apply that may change this posting order.⁶</p>	
When funds deposited to your account generally become available	Type of deposit	Availability of funds
	Direct deposit	Same business day as deposit.
	Incoming wire transfer	Next business day.
	Check deposits	Generally the next business day after we receive your deposit. Exceptions apply. If we place a longer hold, we will notify you. ⁶

Contact Us

We're here to help.	<ul style="list-style-type: none"> • Call toll-free: 1-888-403-9000 • Write: Charles Schwab Bank, P.O. Box 52083, Phoenix, AZ 85072-2083 • Fax: 1-877-524-3067 <p>Clients of independent investment advisors: You may also contact your advisor or call Schwab Alliance at 1-800-515-2157.</p>
----------------------------	---

Ways to make your banking more convenient

- **Download mobile and tablet apps** to do your banking anywhere.
- **Set up direct deposit** for your paycheck or government-issued checks.
- **Use Schwab Bank Bill Pay™** online or on your mobile device to pay your bills quickly and easily.
- **Set up a recurring transfer** to your Schwab One® brokerage account.

¹Schwab Bank High Yield Investor Checking® accounts are available only as linked accounts with Schwab One brokerage accounts. The Schwab One brokerage account has no minimum balance requirements, and there is no requirement to fund this account when it is opened with a linked High Yield Investor Checking account.

²Unlimited ATM fee rebates apply to cash withdrawals using your debit card wherever it is accepted. ATM fee rebates do not apply to any fees other than those assessed for using an ATM to withdraw cash from your Schwab Bank account.

³If you use your debit card to withdraw foreign currency from an ATM or to pay for a purchase with foreign currency, we charge your account only for the U.S. dollar equivalent of the transaction. There is no additional percentage added for the foreign currency transaction. See the Schwab Bank Visa® Debit Card Agreement for details.

⁴Overdraft protection using margin sources may create a margin loan in your Schwab One 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 the Schwab One Account Agreement for details.

⁵The Schwab Mobile Deposit™ service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Requires a wireless signal or mobile connection.

⁶See your Schwab Bank Deposit Account Agreement for details.

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

Charles Schwab & Co., Inc. and Charles 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, Member FDIC and an Equal Housing Lender. Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

©2013 Charles Schwab Bank. All rights reserved. Member FDIC. Equal Housing Lender. CS18345-01 (0813-4831) SLS74138-00 (07/13) 00096985