



Checkwriting and Visa® Debit Card Application for Trust Accounts

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

Clients of Investment Advisors: Contact your advisor directly or call Schwab Alliance at 1-800-515-2157.

Investment Advisor ("IA") Information (This portion to be completed by IA.)

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IA Firm Name (Please print.)		
<hr/>		<hr/>
IA Master Account Number	Service Team	
<hr/>		<hr/>
IA Contact Name (if follow-up is required)	IA Telephone Number	IA Email Address

Important Information

- Use this form to add a checkwriting feature to your Schwab One® Trust account.
- **All Trustees must sign and date this form.**
- Complete a separate form for each Schwab One Trust account.
- You must complete this Application and provide appropriate answers in all sections to avoid delays in processing.
- Schwab may contact you to request additional information and/or documentation when processing this request.

1. Account Information

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Schwab Account Number	Full Legal Name of Trust (as you entered it on the online application)

2. Checking Preferences (Select one of the following options if you want to access the cash in your Schwab One Trust account.)

By choosing to order Schwab One brokerage checks, you represent, warrant, and certify that the Trust permits checkwriting and/or the use of a Visa debit card.

Select only one:

- ☐ Checks only*
- ☐ Checks and one Visa debit card (Visa debit cards are not available for Testamentary Trust accounts.*)
- ☐ Checks and two Visa debit cards (second Visa debit card available only for issuance in Co-Trustee's name*)

Upon receipt of your Schwab One Trust starter checks, you may contact a Schwab representative to order additional standard checks at no cost. You will receive your checks and/or debit card after you fund your Account.

Note: Schwab One Visa debit cards are not available for accounts with Entity Trustees or for Trusts with Trustees who are not U.S. citizens or U.S. resident aliens.

Anticipated Activity

On average, how many times per month do you anticipate writing checks and/or making ATM withdrawals? (Check only one.)

- ☐ Less than 5 times per month
- ☐ 5 to 10 times per month
- ☐ 11 to 20 times per month
- ☐ More than 20 times per month

*Having the name of the Trust printed at the top of the checks, along with the names of the Trustees followed by the word "Trustee," provides protection for the client. Under Uniform Commercial Code Section 3402(b)(2), if the check does not indicate that the maker of the check is signing in their representative capacity (that is, as Trustee of a Trust), the signer may be personally liable to a holder in due course who takes the check without notice that the Trustee was not intended to be liable on the instrument.

3. Trustee Certification

All Trustees must initial each section to confirm acceptance of the terms and conditions of this Trustee Certification ("Certification"). All Trustees must also sign and date this Certification. If there are more than two Trustees, please make a photocopy and complete in full and attach.

Section 1—Authority, Ownership, and Control Over Trust Assets

1. Each Trustee certifies that no other person or entity other than the Trustee(s) has the authority to control, manage, or direct the Account. Each Trustee further certifies that this Account has not pooled the holdings of more than one beneficial owner whose identity has not yet been disclosed to Charles Schwab & Co., Inc. ("Schwab") in which the beneficial owner has the ability to effect transactions.

Initial Here	Initial Here
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Section 2—Authorization to Open and to Transact in Account

- By signing the Account Application (the "Application"), each Trustee represents, warrants, and certifies that Schwab is authorized to open and maintain the Account on behalf of the Trust identified in the Application (the "Trust") in accordance with the applicable Account Agreements, including without limitation the authority to accept, hold, and deliver assets belonging to the Trust and to accept orders and other instructions relating to the Trust from the Trustee(s).
- Each Trustee represents, warrants, and certifies that the Trust has been established in accordance with the laws of the governing state; that the source of funds used to fund the Account were lawfully obtained; and that the Account will solely be used for legally permissible purposes.
- Each Trustee represents, warrants, and certifies that the Trust is a valid existing trust and that all of the information provided to Schwab on the Application is accurate. Each Trustee agrees that they have provided Schwab with information on all parties who currently have control over the Trust funds and agrees to provide Schwab with information on all future parties who control the Trust funds while the Account is open.
- Each Trustee represents, warrants, and certifies that the Trust has not been revoked, modified, or amended in any manner that would cause the representations contained in this Certification to be incorrect. Each Trustee agrees to notify Schwab immediately in writing of any changes that would cause this Certification to become incorrect or incomplete; of any changes in the composition of the Trustees; of any changes to the Trust structure or owners or control persons of the Trust; or of any other event that could alter this Certification.
- Each Trustee understands that Schwab may request additional information and/or documentation relating to the Trust, and each Trustee agrees to provide Schwab with all requested information and/or documentation.
- The representations and obligations stated in this Certification will survive the termination of the Account.

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Section 3—Trustee Roles, Responsibilities and Indemnification

- If a Trustee hires an Advisor and/or Manager, each Trustee represents, warrants, and certifies that either the Trust Agreement or applicable law grants the Trustees the power to delegate to others (such as a Financial Advisor) the authority to, if authorized by a Trustee on the Account Application, take the following actions and instruct Schwab to permit such authorized person to: (1) place trades in the Account as provided under the Trading Authorization heading in the attached Account Application Agreement; (2) remit checks to the Trust at its address of record; (3) journal cash and/or securities to a Schwab brokerage account on which the Trust is a named Account Holder (known as a first-party transfer); and (4) pay investment advisory and related fees from the Account in the amount of an Advisor's instructions.
- Each Trustee represents, warrants, and certifies that either (1) the Trust expressly authorizes that each Trustee (if there is more than one) is authorized to act individually, independently, and without the consent of the other Trustees; or (2) the Trustees have consented to allow each Trustee to act individually, independently, and without the consent of the other Trustees with respect to the Account, and that such delegation of authority is expressly authorized by the Trust and by applicable law. Each Trustee agrees that any notice delivered to one Trustee shall constitute notice to all Trustees. Schwab, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee.
- If a Trustee applies for and utilizes the margin borrowing feature, each Trustee represents, warrants, and certifies that the Trust expressly grants them the power to trade securities on margin or otherwise (including the purchase and/or sale of option contracts) for and at the risk of the Trust and to grant authority to a brokerage firm, acting as principal or otherwise, to pledge, repledge, hypothecate, or rehypothecate assets of the Trust. Each Trustee agrees to decline the margin borrowing feature if such authorizations for borrowing are not contained in the Trust.
- Each Trustee represents, warrants, and certifies that the Trust expressly grants them the power to buy, sell (including short sales), exchange, convert, tender, and redeem securities without restriction as to type. Each Trustee further represents, warrants, and certifies that the Trust expressly grants them the power to withdraw assets from the Account, including the delivery of assets to and from the Account and the delivery of assets to a Trustee personally. Each Trustee agrees that Schwab shall have no duty of inquiry with respect to any trade, deposit, or withdrawal from the Account, and each Trustee affirms that all transactions effected and all instructions provided to Schwab will be in full compliance with the Trust.

Please note: Signature(s) required on the following page.

5. By signing this Application, each Trustee represents, warrants, and certifies that there are no currently acting Trustee(s) of the Trust other than those signing below. Should only one person execute this Application, it is a representation that the signer is the sole current acting Trustee.
6. Each Trustee represents, warrants, and certifies that neither they nor the Trust shall impose any obligation upon Schwab for determining the purpose or propriety (1) of any instructions received from any Trustee or (2) of payments or deliveries to or among Trustees.
7. Each Trustee hereby, jointly and severally, in both their personal and representative capacities, agrees to indemnify Schwab, its affiliates, officers, directors, attorneys, employees and agents from, and to hold such persons harmless against, any claims, judgments, surcharges, settlements, or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act or omission to act by any Trustee with respect to the Account. Each Trustee also agrees, jointly and severally, to indemnify Schwab and hold Schwab harmless from any claim, loss, expense, or other liability for effecting any transactions and for acting upon any investment or money movement instructions provided by any Trustee.

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All Trustees must sign and date below.

X

Signature: Trustee

Print Name

Today's Date (mm/dd/yyyy)

X

Signature: Co-Trustee

Print Name

Today's Date (mm/dd/yyyy)

4. Trustee(s) Signature

PLEASE SIGN AND DATE IN BLUE OR BLACK INK ONLY.

Signature(s) and Date(s) Required

X

Signature: Trustee

Print Name

Today's Date (mm/dd/yyyy)

X

Signature: Co-Trustee, if applicable

Print Name

Today's Date (mm/dd/yyyy)

5. Return Instructions

Return instructions for clients of independent IAs:

Return this form to Schwab by faxing it to 1-866-226-3046 or mailing it to one of the addresses below.

Send standard mail to:	Send overnight delivery to:
Charles Schwab & Co., Inc. P.O. Box 982603 El Paso, TX 79998-2603	Charles Schwab & Co., Inc. 1945 Northwestern Drive El Paso, TX 79912

Should you have any questions, contact your IA or the Schwab Alliance Service Team at 1-800-515-2157.

All other Schwab clients may 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 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 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 Drive
El Paso, TX 79912

Overnight Mail (East)

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